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Terms	Documents
L1 AND @pd<19990101	17

Database: 

US Patents Full-Text Database	▲
US Pre-Grant Publication Full-Text Database	
JPO Abstracts Database	
EPO Abstracts Database	
Derwent World Patents Index	
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Refine Search:

L1 AND @pd&lt;19990101

[Clear](#)**Search History**

Today's Date: 4/8/2001

<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
USPT	L1 AND @pd<19990101	17	<u>L4</u>
USPT	L1 AND @pd<2001011999	50	<u>L3</u>
USPT	L1 AND @pd<01011999	0	<u>L2</u>
USPT	(5933816 5930764 6021202 5892900 5917912 5910987 5915019 5949876 5982891 6112181 5999908 6141653 5220501 5870724 5866889 6131810 5966695 6061665 6055514 5901214 6058179 6023684 5613012 5805719 5550734 5704044 6064988 6029150 5844218 5838812 5701400 5729594 5572572 5920847 5983208 5963925 5905908 5742845 5898838 5570465 6026379 5878403 5956700 5649117 6072870 5287537 5321840 5465206 5261069 6061791).dwku.	50	<u>L1</u>

**WEST**

Generate Collection

Search Results - Record(s) 1 through 17 of 17 returned.

☐ 1. Document ID: US 5844218 A

L4: Entry 1 of 17

File: USPT

Dec 1, 1998

US-PAT-NO: 5844218

DOCUMENT-IDENTIFIER: US 5844218 A

TITLE: Method and system for using an application programmable smart card for financial transactions in multiple countries

DATE-ISSUED: December 1, 1998

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kawan; Joseph C.	Hollywood	CA	N/A	N/A
Tan; Warren Yung-Hang	Thousand Oaks	CA	N/A	N/A

US-CL-CURRENT: 235/380; 235/375, 235/379, 902/25, 902/26, 902/8

## ABSTRACT:

A smart card for financial transactions that can be programmed to operate using a variety of applications is disclosed. The card includes an interpreter that interfaces the smart card and an automatic teller machine or merchant terminal. The card includes a plurality of application modules each of which contain application programming that can be used by the interpreter to manage the card-to-system interface. At least one of the application modules can be reprogrammed to provide application programming for the interpreter that is compatible with the locally prevalent application program used by automatic teller machines and card terminals in the area where the cardholder is traveling.

4 Claims, 4 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 4

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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☐ 2. Document ID: US 5838812 A

L4: Entry 2 of 17

File: USPT

Nov 17, 1998

US-PAT-NO: 5838812

DOCUMENT-IDENTIFIER: US 5838812 A

TITLE: Tokenless biometric transaction authorization system

DATE-ISSUED: November 17, 1998

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pare, Jr.; David Ferrrin	Berkeley	CA	N/A	N/A
Lee; Jonathan Alexander	Berkeley	CA	N/A	N/A
Hoffman; Ned	Sebastopol	CA	N/A	N/A

US-CL-CURRENT: 382/115; 382/181

## ABSTRACT:

A tokenless identification system and method for authorization of transactions and transmissions is described. The tokenless system and method are principally based on a correlative comparison of a unique biometrics sample, such as a finger print or voice recording, gathered directly from the person of an unknown user, with an authenticated biometrics sample of the same type obtained and stored previously. The method and apparatus can be networked to act as a full or partial intermediary between other independent computer systems, or may be the sole computer systems carrying out all necessary executions. The method and apparatus further contemplates the use of a private code that is returned to the user after the identification has been complete, authenticating and indicating to the user that the computer system was accessed. The identification system and method of the invention additionally include emergency notification process to permit an authorized user to alert authorities an access attempt is coerced.

19 Claims, 28 Drawing figures Exemplary Claim Number: 1

Number of Drawing Sheets: 17

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMIC	Draw Desc	Image
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☐ 3. Document ID: US 5805719 A

L4: Entry 3 of 17

File: USPT

Sep 8, 1998

US-PAT-NO: 5805719

DOCUMENT-IDENTIFIER: US 5805719 A

TITLE: Tokenless identification of individuals

DATE-ISSUED: September 8, 1998

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pare, Jr.; David Ferrin	Berkeley	CA	N/A	N/A
Hoffman; Ned	Berkeley	CA	N/A	N/A
Lee; Jonathan Alexander	Berkeley	CA	N/A	N/A

US-CL-CURRENT: 382/115; 382/224

## ABSTRACT:

A tokenless identification system and method for authorization of transactions and transmissions. The tokenless system and method are principally based on a correlative comparison of a unique biometrics sample, such as a finger print or voice recording, gathered directly from the person of an unknown user, with an authenticated biometrics sample of the same type obtained and stored previously. The system can be networked to act as a full or partial intermediary between other independent computer systems, or may be the sole computer systems carrying out all necessary executions. The system further contemplates the use of a private code that is returned to the user after the identification has been complete, authenticating and indicating to the user that the computer system was accessed. The identification system and method additionally include emergency notification device to permit an authorized user to alert authorities an access attempt is coerced.

1 Claims, 22 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 14

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMIC	Draw Desc	Image
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☐ 4. Document ID: US 5742845 A

L4: Entry 4 of 17

File: USPT

Apr 21, 1998



US-PAT-NO: 5742845

DOCUMENT-IDENTIFIER: US 5742845 A

TITLE: System for extending present open network communication protocols to communicate with non-standard I/O devices directly coupled to an open network

DATE-ISSUED: April 21, 1998

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Wagner; Richard Hiers	Dunwoody	GA	N/A	N/A

US-CL-CURRENT: 710/11; 705/26

## ABSTRACT:

An open network system for supporting input/output (I/O) operations for non-standard I/O devices are disclosed. The system includes a server coupled to a plurality of I/O devices through an open network and an extended open system protocol that supports communication with devices that are not personal computers (PCs). These devices include magnetic stripe readers, check readers, smart card readers, credit card terminals, screen phone terminals, PIN pads, printers, and the like. The extended open network protocol includes tags which identify device and input operations and attributes which identify the location, data exchange method, and data variable names for the retrieval, acquisition, and submission of data between the server and I/O devices. Preferably, the open network protocol is implemented in a Hyper Text Transport Protocol (HTTP). Preferably, the system includes a common gateway interface (CGI) at the server which converts protocol statements communicated between the server and I/O devices to application language statements for providing data to an application program coupled to the server. Most preferably, the application statements and protocol statements are constructed in integrated statements with an editor. The editor ensures that data identifiers in the application and protocol statements are compatible. The integrated statements are then parsed by the editor to segregate the protocol statements from the application statements. The protocol statements are downloaded in a file to a client program at an I/O device for processing. The application statements are stored in a file for use by the application. In this manner, generation of the files for client and application processing are automatically done without the user ensuring the correlation of the data fields in the two files.

33 Claims, 31 Drawing figures Exemplary Claim Number: 1

Number of Drawing Sheets: 25

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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☐ 5. Document ID: US 5729594 A

L4: Entry 5 of 17

File: USPT

Mar 17, 1998

US-PAT-NO: 5729594  
DOCUMENT-IDENTIFIER: US 5729594 A

TITLE: On-line secured financial transaction system through electronic media

DATE-ISSUED: March 17, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Klingman; Edwin E.	San Gregorio	CA	94074	N/A

US-CL-CURRENT: 379/93.12; 705/26

ABSTRACT:

A remote communication system for facilitating secure electronic purchases of goods in on-line, wherein a suitable local user input device in association with a data transmission system, couples the user input into a packet network system for communication to a remote receiver/decoder apparatus to TRY a potentially desired product. Upon selection of the desired product by the user, a telcom network link is used to communicate a telephone number associated with the desired product from the user to the remote receiver to allow the user to BUY the desired product. The telcom network used to link the user input device to the remote apparatus may also include a 900 number billing system for assessing and collecting fees for use of the system.

22 Claims, 12 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 12

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMIC	Drawl Desc	Image
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☐ 6. Document ID: US 5704044 A

L4: Entry 6 of 17

File: USPT

Dec 30, 1997

US-PAT-NO: 5704044

DOCUMENT-IDENTIFIER: US 5704044 A

TITLE: Computerized healthcare accounts receivable purchasing, collections, securitization and management system

DATE-ISSUED: December 30, 1997

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Tarter; Fred B.	Armonk	NY	N/A	N/A
Greene; Jeffrey M.	New York	NY	N/A	N/A
De Fazio; Thomas J.	New York	NY	N/A	N/A
Peck; Jan	Glendale	AZ	N/A	N/A
Wylie; L. Stephen	Scottsdale	AZ	N/A	N/A
Magnotte; Mark M.	Woodbridge	NJ	N/A	N/A
Hall; Del	Phoenix	AZ	N/A	N/A
Tarter; Scott A.	Armonk	NY	N/A	N/A

US-CL-CURRENT: 705/4; 705/2

## ABSTRACT:

The present invention is a computerized method and system for financing health care service providers, especially pharmacies, by evaluating and purchasing their accounts receivables, scoring the creditworthiness of payors and obligors such as insurance companies, self-insured employers, health maintenance organizations, preferred provider organizations, government agencies, and other entities sponsoring groups and individuals receiving health care benefits, collecting on receivables, securitizing receivables, managing funds, and processing and reconciling claims and payments.

3 Claims, 71 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 71

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMIC	Draw Desc	Image
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☐ 7. Document ID: US 5701400 A

L4: Entry 7 of 17

File: USPT

Dec 23, 1997

US-PAT-NO: 5701400

DOCUMENT-IDENTIFIER: US 5701400 A

TITLE: Method and apparatus for applying if-then-else rules to data sets in a relational data base and generating from the results of application of said rules a database of diagnostics linked to said data sets to aid executive analysis of financial data

DATE-ISSUED: December 23, 1997

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Amado; Carlos Armando	Miami	FL	33131-2400	N/A

US-CL-CURRENT: 706/45; 706/47, 706/60

## ABSTRACT:

A system for applying artificial intelligence technology to data stored in databases and generates diagnostics that are user definable interpretations of information in the database. The diagnostics are stored in a database which can be queried with downdrilling to the associated data which generated the diagnostic. A set of bidirectional links is maintained between selected data items in the first database and the corresponding diagnostics in the second database. The system acts as an information compiler in developing a map of the raw data dimension into the structured dimension of intelligent interpretation of the data in the diagnostic database.

12 Claims, 137 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 59

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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☐ 8. Document ID: US 5649117 A

L4: Entry 8 of 17

File: USPT

Jul 15, 1997

US-PAT-NO: 5649117  
DOCUMENT-IDENTIFIER: US 5649117 A

TITLE: System and method for paying bills and other obligations including selective payor and payee controls

DATE-ISSUED: July 15, 1997

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Landry; George W.	Cincinnati	OH	N/A	N/A

US-CL-CURRENT: 705/40

ABSTRACT:

A system and method for paying bills without requiring interaction with the payors disclosed. The system includes a payor control interface, a communications interface, a bill generator, and a TCF message generator. The bill generator generates bill records from payor and payee information stored within the system for recurring bills. The bill generator may also generate bill records from the payor and payee information and from bill data messages received from payees. The generated bill records are used by the TCF message generator to generate the EFT messages for transferring funds electronically between payors and payees. Payors may alter the payment amount and date for a bill as well as reverse payment of a bill already paid. Payees are also able to alter recurring bill records or may present bill data so that bill records reflecting variable obligation amounts may be generated.

24 Claims, 78 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 74

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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☐ 9. Document ID: US 5613012 A

L4: Entry 9 of 17

File: USPT

Mar 18, 1997

US-PAT-NO: 5613012  
DOCUMENT-IDENTIFIER: US 5613012 A

TITLE: Tokenless identification system for authorization of electronic transactions and electronic transmissions

DATE-ISSUED: March 18, 1997

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hoffman; Ned	Berkeley	CA	N/A	N/A
Pare, Jr.; David F.	Berkeley	CA	N/A	N/A
Lee; Jonathan A.	Berkeley	CA	N/A	N/A

US-CL-CURRENT: 382/115; 235/380, 902/3

ABSTRACT:

A tokenless identification system and method for authorization of transactions and transmissions. The tokenless system and method are principally based on a correlative comparison of a unique biometrics sample, such as a finger print or voice recording, gathered directly from the person of an unknown user, with an authenticated biometrics sample of the same type obtained and stored previously. It can be networked to act as a full or partial intermediary between other independent computer systems, or may be the sole computer systems carrying out all necessary executions. It further contemplates the use of a private code that is returned to the user after the identification has been complete, authenticating and indicating to the user that the computer system was accessed. The identification system and method of additionally include emergency notification to permit an authorized user to alert authorities an access attempt is coerced.

170 Claims, 25 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 14

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMIC	Draw Desc	Image
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☐ 10. Document ID: US 5572572 A

L4: Entry 10 of 17

File: USPT

Nov 5, 1996

US-PAT-NO: 5572572  
DOCUMENT-IDENTIFIER: US 5572572 A

TITLE: Computer and telephone apparatus with user friendly interface and enhanced integrity features

DATE-ISSUED: November 5, 1996

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kawan; Joseph C.	Hollywood	CA	N/A	N/A
Takata; Melvin M.	Hermosa Beach	CA	N/A	N/A
Samulon; Alfred S.	Malibu	CA	N/A	N/A
Parekh; Dilip J.	Los Angeles	CA	N/A	N/A
Marks; Harvey	Canoga Park	CA	N/A	N/A
Caruthers; Douglas W.	Marina Del Rey	CA	N/A	N/A
Medine; Carol A.	Los Angeles	CA	N/A	N/A
Nguyen; Truc	Cerritos	CA	N/A	N/A
Warren; Lucilla	Santa Barbara	CA	N/A	N/A
Moss; Leslie	Los Angeles	CA	N/A	N/A
Merguidjian; Sarkis A.	Glendale	CA	N/A	N/A
Tucci; Morris L.	Van Nuys	CA	N/A	N/A
Lee; Shan	Hacienda Heights	CA	N/A	N/A
Vollmer; Jim	Culver City	CA	N/A	N/A
Ahlin; Leo	Etobicoke	N/A	N/A	CAX
Weiss; Lawrence D.	Skaneateles	NY	N/A	N/A
Roth; Leslie	Planview	NY	N/A	N/A
Krieger; Kenneth	Northport	NY	N/A	N/A
Engber; Marjorie	New York	NY	N/A	N/A
Chin; Edward	Long Island City	NY	N/A	N/A
Haddock; Robert	New York	NY	N/A	N/A

US-CL-CURRENT: 379/90.01; 375/222, 379/110.01

ABSTRACT:

A telephone configures as a programmable microcomputer (telephone-computer) which operates in most circumstances through a standard telephone 12-key keypad input. The telephone-computer has the overall appearance of a telephone and includes telephone electronics and a microprocessor unit operated in conjunction with other computer elements, including memory devices, a programmable gate array (PGA) chip which can be initially programmed and then fixed, and enhanced integrity features. The PGA has the capability of being configured to accommodate various types of software which require different hardware Configuration, but without actually reconfiguring the hardware. The telephone-computer delivers data processing capabilities and services through an ordinary telephone instrument via conventional telephone lines with a network host computer which communicates with a vast panoply of service bureaus. Specifically, operating software is downloaded to the telephone-computer by the network host computer to format the microcomputer to conform to the software format used by the service bureaus.

98 Claims, 24 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 17

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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☐ 11. Document ID: US 5570465 A

L4: Entry 11 of 17

File: USPT

Oct 29, 1996

US-PAT-NO: 5570465

DOCUMENT-IDENTIFIER: US 5570465 A

TITLE: Apparatus, method and system for printing of legal currency and negotiable instruments

DATE-ISSUED: October 29, 1996

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Tsakanikas; Peter J.	Pompano Beach	FL	33069	N/A

US-CL-CURRENT: 358/1.15; 235/379, 358/1.18, 379/93.02

## ABSTRACT:

A global network computer system to print legal currency and/or negotiable instruments at a designated location by the input of information to the global network computer system from a remote location. The global network computer system can receive the input information from a telephone handset or terminal using a technique of selective generation of signals. Output signals from the global network computer can be sent to designated facsimile machines, laser printers, telecopiers or automated teller machines for printing the legal currency or negotiable instrument. The global network is also capable of storing and tracking greenback currency provided with a unique barcode.

23 Claims, 9 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 8

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KUMC	Draw Desc	Image
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☐ 12. Document ID: US 5550734 A

L4: Entry 12 of 17

File: USPT

Aug 27, 1996



US-PAT-NO: 5550734  
DOCUMENT-IDENTIFIER: US 5550734 A

TITLE: Computerized healthcare accounts receivable purchasing collections  
securitization and management system

DATE-ISSUED: August 27, 1996

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Tarter; Fred B.	Armonk	NY	N/A	N/A
Greene; Jeffrey M.	New York	NY	N/A	N/A
De Fazio; Thomas J.	New York	NY	N/A	N/A
Peck; Jan	Glendale	AZ	N/A	N/A
Wylie; L. Stephen	Scottsdale	AZ	N/A	N/A
Magnotte; Mark M.	Woodbridge	NJ	N/A	N/A
Hall; Del	Phoenix	AZ	N/A	N/A
Tarter; Scott A.	Armonk	NY	N/A	N/A

US-CL-CURRENT: 705/2; 705/4

ABSTRACT:

The present invention is a computerized method and system for financing health care service providers, especially pharmacies, by evaluating and purchasing their accounts receivables, scoring the creditworthiness of payors and obligors such as insurance companies, self-insured employers, health maintenance organizations, preferred provider organizations, government agencies, and other entities sponsoring groups and individuals receiving health care benefits, collecting on receivables, securitizing receivables, managing funds, and processing and reconciling claims and payments.

32 Claims, 71 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 71

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	K00C	Draw Desc	Image
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☐ 13. Document ID: US 5465206 A

L4: Entry 13 of 17

File: USPT

Nov 7, 1995

US-PAT-NO: 5465206  
DOCUMENT-IDENTIFIER: US 5465206 A

TITLE: Electronic bill pay system

DATE-ISSUED: November 7, 1995

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hilt; James J.	Daly City	CA	N/A	N/A
Hodges; Ron	San Ramon	CA	N/A	N/A
Pardue; Stephen W.	Half Moon Bay	CA	N/A	N/A
Powar; William L.	Palo Alto	CA	N/A	N/A

US-CL-CURRENT: 705/40; 705/42, 705/43, 705/44

ABSTRACT:

A bill pay system wherein participating consumers pay bills to participating billers through a payment network operating according to preset rules. The participating consumers receive bills from participating billers (paper/mail bills, e-mail notices, implied bills for automatic debts) which indicate an amount, and a unique biller identification number. To authorize a remittance, a consumer transmits to its bank (a participating bank) a bill pay order indicating a payment date, a payment amount, the consumer's account number with the biller, a source of funds and the biller's biller identification number, either directly or by reference to static data containing those data elements. Bank C then submits a payment message to a payment network, and the payment network, which assigns the biller reference numbers, forwards the payment message to the biller's bank. For settlement, the consumer's bank debits the consumer's account and is obligated to a net position with the payment network; likewise, the biller's bank receives a net position from the payment network and credits the biller's bank account. If the consumer's bank agrees to send non-reversible payment messages, the consumer's bank does not submit the transaction until funds are good unless the consumer's bank is willing to take the risk of loss if funds are not good, in the case of a guaranteed payment network. The biller's bank, upon receipt of the payment message, releases the funds to the biller, and provides A/R data to biller in a form which biller B has indicated, the form being one which does not have to be treated as an exception item to the biller. The biller's bank is assured of payment by the payment network, unless the transaction is a reversible transaction according to the preset rules of the payment network. In specific embodiments, the consumer initiates the bill pay orders manually, via paper at an ATM, via PC, or via telephone keypad.

30 Claims, 12 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 12

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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☐ 14. Document ID: US 5321840 A

L4: Entry 14 of 17

File: USPT

Jun 14, 1994

US-PAT-NO: 5321840  
DOCUMENT-IDENTIFIER: US 5321840 A

TITLE: Distributed-intelligence computer system including remotely reconfigurable, telephone-type user terminal

DATE-ISSUED: June 14, 1994

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Ahlin; Leo	Ontario	N/A	N/A	CAX
Kawan; Joseph C.	Hollywood	CA	N/A	N/A

US-CL-CURRENT: 717/11; 710/10, 713/100

ABSTRACT:

An improved user terminal specifically designed for use in the home for accessing a wide variety of service computers is disclosed. The terminal comprises a single board computer including a microprocessor remotely reconfigurable programmable gate array logic, several types of solid-state memory, and various input-output units. The programmable gate array forms the logical connection between the microprocessor, the memory, and the input-output elements, and allows the computer to functionally mimic an IBM Personal Computer, thus allowing it to run a wide variety of software. The programmable gate array can be remotely reconfigured, and a so-called FLASH-EPROM memory is used to store reconfiguration code. This allows the hardware to be reconfigured remotely in order to add additionally function, or to cure a particular problem such as to prevent a "virus" or the like from attacking the system.

19 Claims, 2 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 2

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KMIC	Draw Desc	Image
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☐ 15. Document ID: US 5287537 A

L4: Entry 15 of 17

File: USPT

Feb 15, 1994

US-PAT-NO: 5287537  
DOCUMENT-IDENTIFIER: US 5287537 A

TITLE: Distributed processing system having plural computers each using identical retaining information to identify another computer for executing a received command

DATE-ISSUED: February 15, 1994

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Newmark; Rona J.	Northboro	MA	N/A	N/A
Alicandro; Rosemarie	Millbury	MA	N/A	N/A
Bixby; Peter C.	Northboro	MA	N/A	N/A
Burn; Donald D.	Westboro	MA	N/A	N/A
Enberg; Eric H.	Westboro	MA	N/A	N/A
Marino; Paul K.	Hopkinton	MA	N/A	N/A
Woodbury; Paul W.	Hopkinton	MA	N/A	N/A

US-CL-CURRENT: 712/29

ABSTRACT:

A distributed computer system having a plurality of digital computer systems interconnected by a bus. Each digital computer system runs one or more programs. When it receives a command directed to a system device or a program, it determines whether it can fulfill the command. If not, it determines which one of the other digital computer systems can fulfill the command based upon retaining information stored locally and forwards the command to the other digital computer system.

2 Claims, 162 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 122

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	K00C	Draw Desc	Image
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☐ 16. Document ID: US 5261069 A

L4: Entry 16 of 17

File: USPT

Nov 9, 1993

US-PAT-NO: 5261069

DOCUMENT-IDENTIFIER: US 5261069 A

TITLE: Method of maintaining consistency of cached data in a database system

DATE-ISSUED: November 9, 1993

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Wilkinson; W. Kevin	Sunnyvale	CA	N/A	N/A
Neimat; Marie-Anne	Atherton	CA	N/A	N/A

US-CL-CURRENT: 711/145; 707/8

## ABSTRACT:

A method of maintaining the consistency of cached data in a client-server database system. Three new locks--a cache lock, a pending lock and an out-of-date lock--are added to a two-lock concurrency control system. A new long-running envelope transaction holds a cache lock on each object cached by a given client. A working transaction of the client works only with the cached object until commit time. If a second client's working transaction acquires an "X" lock on the object the cache lock is changed to a pending lock; if the transaction thereafter commits the pending lock is changed to an out-of-date lock. If the first client's working transaction thereafter attempts to commit, it waits for a pending lock to change; it aborts if it encounters an out-of-date lock; and otherwise it commits.

17 Claims, 8 Drawing figures Exemplary Claim Number: 1  
Number of Drawing Sheets: 8

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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☐ 17. Document ID: US 5220501 A

L4: Entry 17 of 17

File: USPT

Jun 15, 1993

US-PAT-NO: 5220501

DOCUMENT-IDENTIFIER: US 5220501 A

TITLE: Method and system for remote delivery of retail banking services

DATE-ISSUED: June 15, 1993

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Lawlor; Matthew P.	Washington	DC	N/A	N/A
Carmody; Timothy E.	McLean	VA	N/A	N/A

US-CL-CURRENT: 705/40; 379/93.18, 380/29, 705/42, 705/43, 705/70, 705/77,  
902/24

## ABSTRACT:

A practical system and method for the remote distribution of financial services (e.g., home banking and bill-paying) involves distributing portable terminals to a user base. The terminals include a multi-line display, keys "pointer to" lines on the display, and additional keys. Contact is established between the terminals and a central computer operated by a service provider, preferably over a dial-up telephone line and a packet data network. Information exchange between the central computer and the terminal solicits information from the terminal user related to requested financial services (e.g., for billpaying, the user provides payee selection and amount and his bank account PIN number). The central computer then transmits a message over a conventional ATM network debiting the user's bank account in real time, and may pay the specified payees the specified amount electronically or in other ways as appropriate. Payments and transfers may be scheduled in advance or on a periodic basis. Because the central computer interacts with the user's bank as a standard POS or ATM network node, no significant software changes are required at the banks' computers. The terminal interface is extremely user-friendly and incorporates some features of standard ATM user interfaces so as to reduce new user anxiety.

51 Claims, 50 Drawing figures Exemplary Claim Number: 1

Number of Drawing Sheets: 44

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image
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Generate Collection

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Terms	Documents
L1 AND @pd<19990101	17

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Display

☐ Documents, starting with Document:

Display Format:

Change Format

File 268:Banking Information Source 1981-2001/Jan W3  
(c) 2001 Bell & Howell  
File 625:American Banker Publications 1981-2001/Feb 01  
(c) 2001 American Banker

Set	Items	Description
S1	197083	(FINANCIAL OR BANK???(NOT 1W)DATA OR INVEST??? OR INVESTMENT? OR BROKERAGE? OR CREDIT()UNION)(3N)(TRANSACTION? OR SERVICE? OR PRODUCT? OR SYSTEM? ? OR ACCESS?) OR (LOAN? ? OR CREDIT OR CREDITCARD?)(3N)(APPLICATION? OR APPLY? OR APPLIE? ?)
S2	206958	S1 OR (CHECKING OR SAVING? OR BROKERAGE OR INVESTMENT)(2W)-(ACCOUNT? ? OR TRANSACTION?) OR (BILL OR BILLS)(3N)(PAYMENT? - OR PRESENTMENT? OR PAID OR PAY???) OR QUICKEN OR INTUIT
S3	29861	LANGUAGE?(NOT 2N)(PROGRAMMING OR BASIC OR NATURAL) OR FRENCH OR ENGLISH OR GERMAN OR ITALIAN OR SPANISH OR JAPANESE
S4	1089	S3(3N)(SELECT? OR CHOOSE? OR CHOSE? OR PICK? OR CUSTOMI? OR PERSONALI? OR OPTION? OR CHOICE? OR TRANSLAT?) OR (FOREIGN OR DIFFERENT OR VARIET??? OR SEVERAL OR PLURAL? OR MULTI OR MULTIPLE)(3W)(LANGUAGE? OR LINGUAL) OR MULTILINGUAL
S5	9254	PC OR PCS OR PDA OR PDAS OR (PERSONAL OR PRIVATE)()(DIGITAL OR DATA OR INFORMATION)(1W)(ASSISTANT? OR AIDE? OR NOTEPAD? - OR ORGANIZER?) OR (ELECTRONIC OR DIGITAL)(1W)DIAR??? OR PALMPILOT? OR PALM()(PILOT? ? OR COMPUTING)
S6	20212	S5 OR (PERSONAL OR HOME OR HANDHELD OR HAND()HELD)(1W)COMPUTER? OR LAPTOP? ? OR (SCREEN OR PICTURE OR VIDEO)(2W)(PHONE? ? OR TELEPHONE?) OR VIDEOPHONE? OR INTERACTIVE(2W)(TV OR TVS - OR TELEVISION? OR CATV?) OR VIDEOTEX? OR KIOSK?
S7	47654	S6 OR INTERNET? OR INTRANET OR ARPANET? OR ONLINE OR ON()LINE OR (DIALUP OR DIAL()UP)(3W)(SERVICE? OR MODEM? OR DEVICE?) OR PRODIGY OR COMPUSERVE
S8	70272	(ATM OR ATMS)(S)(MACHINE? OR TELLER? OR BANK???) OR AUTOMAT?()TELLER? ? OR S7
S9	34	S2(S)S4(S)S8
S10	23	S9 NOT PY=1997:2001
S11	23	S10 NOT PD=961030:961231
S12	23	RD (unique items)

12/3,K/1 (Item 1 from file: 268)  
DIALOG(R) File 268:Banking Information Source  
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00299084 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**EDS gives TX Network a five-year lease on life**

Anonymous

Bank Network News, v15, n10, p3, Oct 11, 1996 DOCUMENT TYPE: Newsletter  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00902

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... sized test group, with a mix of urban, rural and suburban members," he says.

Innovations

By early 1997, Marcous says, EDS will begin introducing new ATM features that may include couponing, **multiple languages**, statement-rendering, advertising and instant loans through **ATMs**. Marcous says TX will provide an opportunity to test these services in an interchange environment, where a cardholder from one **bank** can **access** them at the **ATMs** owned by another member. TX members will be offered these services at an undisclosed discount, he adds.

In addition, TX may be one of the...

12/3,K/2 (Item 2 from file: 268)  
DIALOG(R) File 268:Banking Information Source  
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00298597 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A technical ascent**

Lee, Peter

Euromoney, v329, p94-99, Sep 1996 DOCUMENT TYPE: Journal Article  
LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 04568

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Paris as a financial centre, in Germany some of the technical requirements are becoming clear, and the banks have started filling in the details.

German **banks** plan their **systems** The German **bankers** ' association in Cologne has produced a 600-page book, detailing thousands of individual steps **banks** should take in the run-up to monetary union. The association produced the book after lengthy consultation with leading German **banks**. It is being **translated** into **English** and other languages so that foreign **banks** in Germany can show it to their head-office executives. The report contains recommendations on needed changes, from **banks** ' payments **systems**, to **ATMS** and even cashiers' equipment.

Showing a commendably entrepreneurial spirit, the association is charging Dm1,000 a time for copies of the book. Even at that...

12/3,K/3 (Item 3 from file: 268)  
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00289970

**Citibank's int'l ad itinerary stretches over 44 nations**

Petrecca, Laura

Advertising Age, v67, n29, p3, Jul 15, 1996 DOCUMENT TYPE: Journal Article  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Citibank is launching its most comprehensive international campaign with a 44-country effort for 7 different **financial products**. The campaign features 7 **services** - including CitiPhone **Banking**, Citicorp Travellers Cheques, the **bank** 's **multilingual services** and its 250,000-unit global network of **automatic teller machines**.



12/3,K/4 (Item 4 from file: 268)  
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00281862 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A Royal invitation to ATM use**

Anonymous

Bank Network News, v14, n20, p7-8, Mar 12, 1996 DOCUMENT TYPE: Newsletter  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00821

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... your branch promoting them and use the right marketing techniques, people will use the machines," Palmer says.

**Added Functionality**

In its quest to migrate more **transactions** to **ATMs**, Royal Bank plans to add more functions to its terminals. The **bank** upgraded 55 **ATMs** and 17 cash dispensers in London, Ontario, in January to offer mini-statement printing. It plans to test out 50 new features within the next 36 months, including dispensing travelers checks, selling insurance and mutual funds and offering services in **different languages**. If well received, they will be rolled out nationally.

Despite Royal Bank's success, some U.S. bankers question elements of its strategy, such as...

12/3,K/5 (Item 5 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00268683 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Citibanking the world**

Chia, Pei-yuan

Bank Management, v71, n4, p30-37, Jul/Aug 1995 DOCUMENT TYPE: Journal  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02288

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in a big way, we stayed in front by adding services on our machines to help consumers manage their money: CDs... mutual funds... statement printing... **bill paying** ... credit-card details... even stock purchasing--all in **multiple languages**. Now our newest terminals even help consumers set financial strategies.

We've never underestimated the importance of personal contact in our customer relationships, but we...

12/3,K/6 (Item 6 from file: 268)  
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00259542 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Microprocessor-based core accounting systems**

Davis, Nancy

Bank Accounting & Finance, v8, n1, p60-64, Fall 1994 DOCUMENT TYPE: Journal Article  
LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02155

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Price: starts at \$30,000 and up, depending on the platform.

**BANKS**

BSI, Inc.

P.O. Box 7327

Buffalo Grove, IL 60089

(708) 537-0505

**BANKS (Bank Automated Network System)** is a fully integrated on-line, real-time **banking transaction processing system** that

operates on a single workstation or network of workstations. On-line applications include general ledger; CIF; regular and special **checking accounts**; passbook and no passbook savings; preauthorized overdraft loans; installment, commercial, and mortgage loans; CDs; customer relationship control; and management reporting. Optional features include signature verification...

...retrieval; asset/liability modeling; teller scheduling and control; spreadsheet language; program budgeting; accounting and profitability analysis; office automation systems; and multicurrency accounting. The system is **multilingual** at the workstation level; more than one language user interface can be used at one time.

Hardware: 386 and above workstations, file servers as large...

12/3,K/7 (Item 7 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00245233 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Not-so-cosy corner**

Mainelli, Michael

Banker, v144, n823, p87-88, Sep 1994 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01449

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 24-hour support and/or voicemail, specific promotions, trade information support, internal promotion of activities to generate ideas?

\*Information systems: are statements well laid out, **multi-lingual**, total across the client's subsidiaries? Are all inter-bank contacts, e.g. treasury, known about? Is there an IT plan that supports correspondent **banking**, e.g. rich **products** and flexible systems, or inexpensive products and high-volumes? Will the plan be delivered? Are local systems geared to small numbers of important clients, e.g. integrated wordprocessing and mailing databases? Is correspondence **online**? Are subsidiary systems, e.g. SWIFT, producing control reports?

\*Performance measurement: are statistics run, e.g. regression on "visits made" to "vostro balance increases", "client..."

12/3,K/8 (Item 8 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00228702

**Greek bank chooses French videotext service**

Anonymous

World of Banking, v1, n3, p44, May 1982 LANGUAGE: English RECORD TYPE: Abstract

**Greek bank chooses French videotext service**

12/3,K/9 (Item 9 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00155424

**Technology today: willkommen, bienvenue, welcome - im ATM, au ATM, to ATM**  
Podger, Pamela

American Banker, p13,21, Apr 23, 1986 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Several **banks** around Chicago have installed **ATMs** that are bilingual, serving Spanish-speaking customers in predominately Hispanic areas. The bilingual **ATMs** reflect a nation-wide trend, and **banks** may choose between sophisticated software that offer trilingual capabilities

and coded card systems which allow customers to call up the desired language automatically. The machines also allow banks to promote products such as IRAs to their foreign language publics.

12/3,K/10 (Item 10 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00085451

**New products: Computrol incorporates new multilingual capability into financial applications software**

Anonymous

Financial Services Report, v6, n14, p6, Jul 5, 1989 DOCUMENT TYPE:  
Newsletter Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Computrol's Master Financial System has a software feature which will display screens and print reports in multiple languages. The languages can be added on-line without the need for additional programming. Users will have the flexibility to have screens, menus, and reports displayed in their preferred language. The feature will benefit institutions with international or multilingual branches and it will make "all Computrol financial applications available for global banking."

12/3,K/11 (Item 11 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00072840

**Bank card report: the "what?" card**

Hall, Phil

ABA Banking Journal, v82, n3, p39-40, Mar 1990 LANGUAGE: English  
RECORD TYPE: Abstract

...ABSTRACT: domestic market, but it does wish to serve Japanese tourists in the U.S. To that end, JCB Co. has reached merchant processing agreements with Bank of Hawaii (Honolulu) and Bank of America (San Francisco). These relationships have made it possible for the JCB card to be accepted on some ATM networks. The Bank of Hawaii's system includes a Japanese language option. The company says it is planning on issuing cards in the U.S., but they will be aimed at Japanese companies and executives.

12/3,K/12 (Item 12 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00071399

**Getting the word out on CRA compliance: marketers' role is gaining importance**

Anonymous

Marketing Update, v6, n4, p1-3, Apr 1990 DOCUMENT TYPE: Newsletter  
Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: of their Community Reinvestment Act compliance. Mercantile Bank of St. Louis' (MO) Community Partnership Program helps fund affordable housing and offers a no minimum balance checking account. American Security Bank (Washington, DC) encourages staff to participate in community activities, offers basic banking services, and funds affordable housing through its Community Development Lending Group. Chemical Bank (New York City) offers no minimum balance checking accounts, provides multi-lingual ATMs, encourages employee community involvement, and provides banking education seminars. Bank of Great Neck (NY) is seeking to fund affordable housing, and it publishes a newsletter to stress its community activities. Firststar MetroBank (Bloomington, MN) is...

12/3,K/13 (Item 13 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00062216

**CBA's 70th annual: BankAmerica chairman discusses banking strategies for the 90s**

Anonymous

CBA Reports, v70, n11, p4, Sep 28, 1990 DOCUMENT TYPE: Newsletter Article  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: The legislative and regulatory aspects of the U.S. **banking system** need to be revamped in order for the retail **bank** to remain competitive in the 90s. Retail strategies include: 1) legislative aducation for those who engage in any form of **banking** ; 2) concentration on **ATMs** , which will soon have touch screens, enhanced graphics, **multiple languages** , and adjustable levels; 3) **bank** automation, as **personal computers** and terminals will give branch employees immediate access to a variety of information about **bank products** and their customers; 4) smaller, modular branches with improved hours, automated operations, and lower overhead expenses; and 5) the understanding of customer needs and behavior...

12/3,K/14 (Item 14 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00060935

**Research bulletins: a look into the future/reducing the fear factor/the Chase is on**

Anonymous

TDC Financial Services Retailer, v90, n20, p7, Oct 19, 1990 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Richard M. Rosenberg, chairman and CEO at **Bank American Corp.**, (San Francisco) predicts that tomorrow's **ATMs** will have touch screens, **multiple languages** , greater traffic volume, and color graphics. Between 1987 and 1988, **bank** robberies in Oregon have increased from 188 to 363. Formal support is being offered to **bank** employees who have been traumatized by the **bank** robbers. Chase **Access Services Corp.** now allows subscribing organizations to offer damage insurance on items that customers have purchased with a Visa card or by check. The company also...

12/3,K/15 (Item 15 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00042496

**New products: Stratus, Citicorp Overseas Software, offer international retail banking system**

Anonymous

Branch Automation News, v3, n19, p8, Sep 25, 1991 LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT: Citicorp Overseas Software introduced new retail banking software, **FINWARE**, that provides **on -line** support for all transactions. **FINWARE** uses Stratus systems, which are usually at bank headquarters. Processing is sent to regional centers and from there to the branches. **FINWARE**, which handles **checking accounts** , **savings accounts** , time deposits, and mortgage loans, has **multi - currency** and **multi -lingual** capability.

12/3,K/16 (Item 16 from file: 268)  
DIALOG(R)File 268:Banking Information Source  
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00031385

**Technology: multilingual capabilities**

Anonymous

Bank News, v92, n4, p22-23, Apr 1992 DOCUMENT TYPE: Journal Article  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: BankVision Software, Ltd. has developed BankVision, a fully integrated, **online**, real time, **bank** processing **system** with **multilingual** capabilities that allow it to handle **multiple** languages on its screens and in its reporting and statements. The software also has multicurrency capabilities that allow banks to maintain accounts in a number of...

12/3,K/17 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0188789

**Service Software Firm in Deal with Sun Microsystems**

American Banker - October 7, 1996; Pg. 16; Vol. 161, No. 192  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 366

BYLINE:

By JEFFREY KUTLER

TEXT:

...Silicon Valley company's vice president, worldwide financial services.

He said Pegasystems is suited to "organizations with global operations (that) must manage customer interactions in **different** languages, time zones, currencies, geographies, and regulatory environments ... . Together, we empower **banks** to **service** customers in new ways by using technologies such as Pegasystems' automated workflow and Sun's Java technology and the **Internet**."

"The Sun platform enables Pegasystems to deliver highly scaleable client-server solutions that are extremely cost-effective," said Pegasystems president and founder Alan Trefler. "We..."

12/3,K/18 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2001 American Banker. All rts. reserv.

0152323

**Democratic Banker Loses Wisconsin Race**

American Banker - November 17, 1994; Pg. 6; Vol. 159, No. 222  
WORD COUNT: 496

TEXT:

...the Fort Lauderdale Convention Center is discussing the over-exploitation and extinction of wildlife around the globe.

BankAtlantic will offer delegates a wide range of **banking** services, including **multilingual** **automated** **teller** machines, currency exchange for more than 20 foreign currencies, and wire transfers to and from anywhere in the world.

"Extinction is forever," branch manager Mary...

12/3,K/19 (Item 3 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0141901

**NEW PRODUCTS: Deluxe Data Introduces Advanced ATM Tools**

American Banker - January 3, 1994; Pg. 15A; Vol. 159, No. 1

WORD COUNT: 64

**TEXT:**

Milwaukee-based Deluxe Data Systems Inc. introduced a new line of **automated teller** machine software and service modules designed to support advanced self **service banking**. The new components include stop payment functions and statement printing, as well as a check reordering feature and **multiple language** screens. Deluxe Data is also offering a module to handle noncash products such as stamps, scrip, and gift certificates.

12/3,K/20 (Item 4 from file: 625)

DIALOG(R)File 625:American Banker Publications

(c) 2001 American Banker. All rts. reserv.

0140952

**WEEKLY ADVISER: Systematic Approach to CRA Takes Study, Follow-Through**

American Banker - December 3, 1993; Pg. 7; Vol. 158, No. 230

WORD COUNT: 585

**BYLINE:**

By Paul Nadler

**TEXT:**

...points and searching out innovative ways to exploit them.

For example, ways were found to exploit one of the bank's main assets location.

The **bank**, adjacent to a major supermarket at a busy intersection and serving a **multilingual** community, could greatly enhance its services by installing a bilingual **ATM** inside the supermarket and improving both signage and **access** to the **bank** through the supermarket.

Know your customer. Zinn Graves recommended several ways - surveys and other data-gathering techniques - for the bank to update its retail and...

12/3,K/21 (Item 5 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0057058

**TODAY**

American Banker - November 4, 1986; Pg. 1; Vol. 151, No. 218

WORD COUNT: 344

**TEXT:**

MAC, A FIVE-STATE automated teller machine network owned by CoreStates Financial Corp., Philadelphia, is the largest such system in terms of interchange **transaction** volume2

**CHEMICAL BANK** is planning a 'major expansion' of its **automated teller**

machine network, and the bank has **chosen Japanese** technology2

SEARS, ROEBUCK and Co.'s Discover card will now be accepted by an additional 6,000 automated teller machines as the result of agreements...

12/3,K/22 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0014921

**French Approach to Winning 'Affects' US Banking Industry**

American Banker - March 8, 1983, Tuesday; Pg. 10

BYLINE:

By JEFFREY KUTLER; Jeffrey Kutler is editor of Transition, The Journal of Financial Service Strategy, based in Brooklyn, New York.

TEXT:

... s domestic videotex creation may be, any real payoff will come from its success in exporting the technology. One need look no further than First Bank System Inc. in Minneapolis to see what the French have accomplished. The multistate bank holding company chose the French Teletel and smart card system over its British and Canadian competitors for the videotex project which began in late 1981 as a test in North Dakota farming communities. First Bank System subscribed to the view promoted in advertisements by Intelmatique, the French telematique program's international marketing arm, that banks should own and control videotex systems themselves rather than becoming one of many service providers in systems owned by nonbanks.

The British and Canadian videotex systems have also made exporting...

12/3,K/23 (Item 7 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0010925

**Japanese to Study American Banks: To Focus on Electronics**

American Banker - October 14, 1982, Thursday; Pg. 2

WORD COUNT: 194

BYLINE:

Midwestern Bureau

TEXT:

... BancOhio's role in electronic banking in Ohio, including the statewide "AnytimeBank" shared network and the bank's charter membership in the national Plus ATM system," a bank spokesman said.

The Japanese executives, who are also members of Japan's Institute for Financial Affairs, will end their trip after attending the Bank Marketing ...

File 15:ABI/Inform(R) 1 -2001/Feb 01  
(c) 2001 Bell & Howell  
File 98:General Sci Abs/Full-Text 1984-2001/Dec  
(c) 2001 The HW Wilson Co.  
File 674:Computer News Fulltext 1989-2000/Nov W4  
(c) 2000 IDG Communications  
File 624:McGraw-Hill Publications 1985-2001/Feb 01  
(c) 2001 McGraw-Hill Co. Inc  
File 9:Business & Industry(R) Jul/1994-2001/Jan 31  
(c) 2001 Resp. DB Svcs.  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 612:Japan Economic Newswire(TM) 1984-2001/Feb 01  
(c) 2001 Kyodo News  
File 635:Business Dateline(R) 1985-2001/Feb 01  
(c) 2001 Bell & Howell  
File 484:Periodical Abstracts Plustext 1986-2001/Jan W4  
(c) 2001 Bell & Howell  
File 647:CMP Computer Fulltext 1988-2001/Jan W5  
(c) 2001 CMP  
File 20:World Reporter 1997-2001/Feb 01  
(c) 2001 The Dialog Corporation

Set	Items	Description
S1	1353696	(FINANCIAL OR BANK???(NOT 1W)DATA OR INVEST??? OR INVESTMENT? OR BROKERAGE? OR CREDIT()UNION)(3N)(TRANSACTION? OR SERVICE? OR PRODUCT? OR SYSTEM? ? OR ACCESS?) OR (LOAN? ? OR CREDIT OR CREDITCARD?)(3N)(APPLICATION? OR APPLY? OR APPLIE? ?)
S2	1472694	S1 OR (CHECKING OR SAVING? OR BROKERAGE OR INVESTMENT)(2W)-(ACCOUNT? ? OR TRANSACTION?) OR (BILL OR BILLS)(3N)(PAYMENT? - OR PRESENTMENT? OR PAID OR PAY???) OR QUICKEN OR INTUIT
S3	3085354	LANGUAGE?(NOT 2N)(PROGRAMMING OR BASIC OR NATURAL) OR FRENCH OR ENGLISH OR GERMAN OR ITALIAN OR SPANISH OR JAPANESE
S4	128444	S3(3N)(SELECT? OR CHOOSE? OR CHOSE? OR PICK? OR CUSTOMI? OR PERSONALI? OR OPTION? OR CHOICE? OR TRANSLAT?) OR (FOREIGN OR DIFFERENT OR VARIET??? OR SEVERAL OR PLURAL? OR MULTI OR MULTIPLE)(3W)(LANGUAGE? OR LINGUAL) OR MULTILINGUAL
S5	798572	PC OR PCS OR PDA OR PDAS OR (PERSONAL OR PRIVATE)()(DIGITAL OR DATA OR INFORMATION)(1W)(ASSISTANT? OR AIDE? OR NOTEPAD? - OR ORGANIZER?) OR (ELECTRONIC OR DIGITAL)(1W)DIAR??? OR PALMPILOT? OR PALM()(PILOT? ? OR COMPUTING)
S6	1074149	S5 OR (PERSONAL OR HOME OR HANDHELD OR HAND()HELD)(1W)COMPUTER? OR LAPTOP? ? OR (SCREEN OR PICTURE OR VIDEO)(2W)(PHONE? ? OR TELEPHONE?) OR VIDEOPHONE? OR INTERACTIVE(2W)(TV OR TVS - OR TELEVISION? OR CATV?) OR VIDEOTEX? OR KIOSK?
S7	3307962	S6 OR INTERNET? OR INTRANET OR ARPANET? OR ONLINE OR ON()LINE OR (DIALUP OR DIAL()UP)(3W)(SERVICE? OR MODEM? OR DEVICE?) OR PRODIGY OR COMPUSERVE
S8	3343527	(ATM OR ATMS)(S)(MACHINE? OR TELLER? OR BANK???) OR AUTOMAT?()TELLER? ? OR S7
S9	763	S2(S)S4(S)S8
S10	63	S9 NOT PY=1997:2001
S11	62	S10 NOT PD=961030:961231
S12	60	RD (unique items)



12/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01329770 99-79166

**A technical ascent**

Lee, Peter

Euromoney n329 PP: 94-99 Sep 1996

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 4568

...TEXT: Paris as a financial centre, in Germany some of the technical requirements are becoming clear, and the banks have started filling in the details.

German **banks** plan their **systems** The German **bankers** ' association in Cologne has produced a 600-page book, detailing thousands of individual steps **banks** should take in the run-up to monetary union. The association produced the book after lengthy consultation with leading German **banks** . It is being **translated** into **English** and other languages so that foreign **banks** in Germany can show it to their head-office executives. The report contains recommendations on needed changes, from **banks** ' payments **systems** , to **ATMS** and even cashiers' equipment.

Showing a commendably entrepreneurial spirit, the association is charging Dm1,000 a time for copies of the book. Even at that...

12/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01250893 99-00289

**Citibank's int'l ad itinerary stretches over 44 nations**

Petrecca, Laura

Advertising Age v67n29 PP: 3 Jul 15, 1996

ISSN: 0001-8899 JRNL CODE: ADA

ABSTRACT: Citibank is launching its most comprehensive international campaign with a 44-country effort for 7 different **financial products** . The campaign features 7 **services** - including CitiPhone **Banking** , Citicorp Travellers Cheques, the **bank** 's **multilingual services** and its 250,000-unit global network of **automatic teller machines**.

12/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01167434 98-16829

**Euro-cyber - A different tack for the on-line voyage**

Wyper, Bonnie

Worldbusiness v2n1 PP: 12 Jan/Feb 1996

ISSN: 1081-5724 JRNL CODE: WORB

WORD COUNT: 404

...TEXT: The loss of two of its original publishing partners--Matra Hachette of France and Pearson PLC of Britain--raised concerns about content access on Europe **Online** , which was originally conceived as a "pan-European union" of publishers offering exclusive, **multilingual on-line** publications and services throughout the Continent. And it left the United States-based Meigher Communications as the last remaining general-interest publisher on a **service** dominated by **financial** and telecommunications partners more suited to investing in network infrastructures and delivery systems. But the defecting publishers were not so much turning their backs on computer communications as discovering something already learned by their counterparts in the United States:

Publishers are better off not being tied to only on - line distribution channel.

In the aftermath of the defections, Europe Online announced a strategic change in direction, abandoning its plans to launch a closed, by-subscription...

12/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01147412 97-96806

**TD Bank creates a "Top 10" Web site**

Burger, Dale

Computing Canada v22n2 PP: 1, 4 Jan 18, 1996

ISSN: 0319-0161 JRNL CODE: CCD

ABSTRACT: Today, the banking industry employs and relies heavily upon advanced technologies, the newest of which is the **Internet**. Toronto-Dominion Bank's (TD) presence on the World Wide Web is an example of that use. TD wanted a forum where it could demonstrate everything the company had to offer, including subsidiaries such as TD Green Line **Investor Services** Inc. The web was the forum to shoot for. The TD Bank hired Quadravision Communications, an interactive marketing company in Toronto, to handle the creative aspect of the project. InfoRamp, now a part of Ottawa-based IStar **Internet** Inc., hosts the Web server. Standardizing the look of each page on the site was important to ensure users did not get frustrated while trying...

...end, a navigational menu appears in the same location on the top of each page, with buttons clearly labeled. In addition, the site offers three **languages** to choose from: **English**, **French**, and Chinese.

12/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01129602 97-78996

**On the cutting edge: Bertelsmann**

Salz-Trautman, Peggy

Informationweek n557 PP: 48 Dec 11, 1995

ISSN: 8750-6874 JRNL CODE: IWK

ABSTRACT: Bertelsmann, the German media group, caused a buzz in the global electronic publishing market earlier in 1995 by forming an alliance with America **Online**. The companies have agreed to create a European version of AOL on Bertelsmann's own independent network, offering global access in **different languages**, a wide variety of Bertelsmann content, and extra European **services**. Bertelsmann will **invest** \$100 million to develop the network and launch the service in 1996.

12/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01072396 97-21790

**Citibanking the world**

Chia, Pei-yuan

Bank Management v71n4 PP: 30-37 Jul/Aug 1995

ISSN: 1049-1775 JRNL CODE: BAD

WORD COUNT: 2288

...TEXT: all bank branches. But our CATs kept operating. And so the slogan, "The Citi Never Sleeps," became reality to millions of New Yorkers.

When other **banks** got into **ATMs** in a big way, we stayed in front by

*assigned*

adding services on our **machines** to help consumers manage their money: CDs... mutual funds... statement printing... **bill paying** ... credit-card details... even stock purchasing--all in **multiple languages** . Now our newest terminals even help consumers set financial strategies. .

We've never underestimated the importance of personal contact in our customer relationships, but we...

12/3,K/7 (Item 7 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01056533 97-05927

**Product market: Software**

Barth, Claire

Management Accounting v76n12 PP: 64-66 Jun 1995

ISSN: 0025-1690 JRNL CODE: NAA

WORD COUNT: 1211

...TEXT: IDEAS-International and Domestic Enhanced Accounting System, a financial management information system developed by Price Waterhouse and acquired by Cogent. IDEAS is a fully integrated, **PC** -based, portable, **multilingual** , multicurrency accounting solution specifically designed for international organizations. It was designed originally to meet the needs of petroleum and mining companies overseas that required a...

12/3,K/8 (Item 8 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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01042113 96-91506

**The question: Will the dogs eat the dog food?**

Rabkin, Barry

National Underwriter (Life/Health/Financial Services) v99n22 PP.

May 29, 1995

ISSN: 0893-8202 JRNL CODE: NUD

WORD COUNT: 970

...TEXT: going into partnership with Wells Fargo bank Communications Corporation to develop a more secure environment for the grape over the online **service** .

**Financial service** firms aren't standing still but not making the causing that great a ripple in these new waters. Naturally, Citicorp is at the vanguard. Not satisfied with **multi-language ATMs** or their more than capable **screen phones** in the home, Citicorp is also working on a magnetic card reader for the home **screen phone** so that people can swipe in the privacy of their own home. **Bank** of Boston, Banc One, Corestates and other **banks** are also quickly getting into the **screen phone** act.

Across the pond, Barclay Bank's chairman has already gone on record saying that multimedia is the next technology they must master if the...

12/3,K/9 (Item 9 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00930851 95-80243

**Not-so-cosy corner**

Mainelli, Michael

Banker v144n823 PP: 87-88 Sep 1994

ISSN: 0005-5395 JRNL CODE: BKR

WORD COUNT: 1449

...TEXT: 24-hour support and/or voicemail, specific promotions, trade

information support, internal promotion of activities to generate ideas?

\*Information systems: are statements well laid out, **multi-lingual**, total across the client's subsidiaries? Are all inter-bank contacts, e.g. treasury, known about? Is there an IT plan that supports correspondent **banking**, e.g. rich **products** and flexible systems, or inexpensive products and high-volumes? Will the plan be delivered? Are local systems geared to small numbers of important clients, e.g. integrated wordprocessing and mailing databases? Is correspondence **online**? Are subsidiary systems, e.g. SWIFT, producing control reports?

\*Performance measurement: are statistics run, e.g. regression on "visits made" to "vostro balance increases", "client..."

12/3,K/10 (Item 10 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00888461 95-37853

**10-Q report: Channels - EDS**

Anonymous

Computer Reseller News PP: 70 May 9, 1994

ISSN: 0893-8377 JRNL CODE: CRN

WORD COUNT: 201

...ABSTRACT: Jones & Co. Inc. and Video Lottery Technologies Inc. to Dun & Bradstreet HealthCare Information and ICL Enterprises. The company also became an equity partner in Inter-Bank On-line Systems Ltd., a British electronic **banking system** provider, and Gruppo S&M, an **Italian** application design and **customization** provider. In addition, EDS won accounts with such organizations as Xerox Corp., USTravel, and the United Nations High Commissioner for Refugees.

...TEXT: The agreement was designed to help expand Video Lottery's systems services and research and development. The company also became an equity partner in Inter-Bank On-line Systems Ltd., a British electronic **banking system** provider, and Gruppo S&M, an **Italian** application design and **customization** provider.

The company also won accounts with organizations such as Xerox Corp., USTravel, the TaxNet Governmental Communications Corp. and the United Nations High Commissioner for...

12/3,K/11 (Item 11 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00841953 94-91345

**Office technology**

Barth, Claire

Management Accounting v75n10 PP: 70-71 Apr 1994

ISSN: 0025-1690 JRNL CODE: NAA

WORD COUNT: 1503

...TEXT: Union's current product offerings.

Circle No. 68

Worldscope/Disclosure Partners, a joint venture of Disclosure, Inc., a provider of public company information, and Wright Investors' Service, an international **investment** manager, has introduced a new source of emerging market financial data and news. Worldscope's Emerging Markets database provides fundamental data for more than 1...

... are supplemented by news headlines compiled from more than 35 global newspapers. The database provides from one to three years of historical data, compiled by **multilingual** financial analysts from annual reports,

regulatory filings, and other sources. The database available in a variety of formats, ranging from online services to CD-ROM, magnetic tape, diskette, cartridge, and fax delivery.

Circle No. 69

Archer Management Services (AMS), a national outsourcing company, offers The Total...

12/3,K/12 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00815207 94-64599

**Casio's useful, easy-to-use PDA is packed with goodies**

Isaacson, Portia  
Computer Reseller News PP: 62 Jan 24, 1994  
ISSN: 0893-8377 JRNL CODE: CRN  
WORD COUNT: 734

ABSTRACT: The Casio Z-7000 PDA is reviewed. As a paper-management tool, the Z-7000 provides an address book, to-do list, datebook, and notebook. The pen's ability to...

... cause some trouble, but are easily managed by using the keyboard display. Modem installation is difficult. Z-7000 is packed with features such as Pocket **Quicken** for check writing and cash management, calculator, dictionary, spelling checker, **translation** dictionary for 26 languages, world-time clock, forms calculator, US holidays, area codes, signs of the zodiac, the Declaration of Independence, and US Constitution.

12/3,K/13 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00809279 94-58671

**PDA carves slim niche**

Anonymous  
Computer Reseller News PP: 91, 94 Jan 3, 1994  
ISSN: 0893-8377 JRNL CODE: CRN  
WORD COUNT: 633

ABSTRACT: XXCAL Testing Laboratories Inc. tested **personal digital assistants**: 1. Casio Inc.'s Z-700, 2. Apple Computer Inc.'s Newton MessagePad, 3. Fujitsu Personal Systems Inc.'s PoqetPad Plus, and 4. the Psion...

... and easy to use, but lacking the variety of applications and usefulness of the standard Z-700. The Z-700 comes standard with a 26-language **translator**, US information, world information, consumer information, Pocket **Quicken**, and Forms Calculator, in addition to organizer-type applications. ...

12/3,K/14 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00804605 94-53997

**Asian custody directory 1993**

Anonymous  
Global Investor n67 PP: 41-56 Nov 1993  
ISSN: 0951-3604 JRNL CODE: GLI  
WORD COUNT: 5327

...TEXT: as automatic fail coverage for brokers, enhance the global reach

and presence available only through Citibank. Wholesale and private labelling are important features of its **services**.

The **bank** provides clearing and investment accounting. And through Citibanking, it provides its clients with the ability to access information on trade and cash management transactions through...

... terminal as information on securities transactions. Citibank provides fully accrued trade and multi-currency reports and evaluations, and transaction initiation and reports are available via PC or CPU-to-CPU links.

A single point of contact can be provided for clients through 10 different centres. For example, in the Asia Pacific...

12/3,K/15 (Item 15 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00655542 93-04763

#### **Billing Systems**

Mishkoff, Hank

Cellular Business v9n12 PP: 24-30, 88 Nov 1992

ISSN: 0741-6520 JRNL CODE: CLB

WORD COUNT: 5866

...TEXT: standalone PCs to IBM minicomputers, depending on the number of subscribers.

Features of 10X include: lead analysis, with automatic flow-through to the billing system; **credit applications** and deposits, including an **on -line** credit bureau interface; collections, featuring **on -line** inquiry and automatic notice generation; traffic analysis, which produces reports such as trunk usage and call volume; a switch interface, which supports equipment from a variety of manufacturers; and international billing. involving screens and reports in **multiple languages**.

ITDS' customers appreciate 10X's "extraordinary flexibility," according to Jim O'Neill, ITDS' vice president of operations Customers can easily design and implement new pricing...

12/3,K/16 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00550774 91-25131

#### **New Products**

Anonymous

National Public Accountant v36n5 PP: 46 May 1991

ISSN: 0027-9978 JRNL CODE: NPA

WORD COUNT: 735

...TEXT: P.O. Box 85709, Suite 103, San Diego, CA 92186-5709, (619) 453-8722 (call for price information).

This tax software program recently won the PC Magazine Editor's Choice Award and according to the manufacturer wins more awards than any other program in its category. The software features a walk...

... Step" which guides the user through each step in beginning to prepare a return. At each turn, a series of pull-down windows lists possible **options** in plain **English**. For users of **Quicken**, Lotus 1-2-3 (or other spreadsheets), Managing Your Money, Dollars and Sense or most ASCII text files, TurboTax offers an import option which allows...

... also available seven days a week from January through April 15 by

telephone or through a 800 FAX line. Help is also available nationwide through CompuServe, GENie, Prodigy and ChipSoft's own electronic bulletin board. The software is designed for use on IBM PCs and compatibles, requires 512K RAM and DOS 2.0 or higher. A Macintosh version is available requiring 1MB of RAM.

Mernbers\*Plus

Linked Software, 78...

12/3,K/17 (Item 17 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00540498 91-14842

**"Big Four" Banks Set Trends**

Colby, Mary

Bank Marketing v23n3 PP: 26-29 Mar 1991

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 2178

...TEXT: well enough to compete (with the smaller banks), especially in terms of experience of personnel, service quality and product knowledge."

\* Ethnic Marketing. All Big Four **banks** actively targe **products** to the large Hispanic-American market. Security Pacific claims to be the first major **bank** to offer bilingual (English/Spanish) **ATMs** and has converted more than 200 of its 1,200 **machines** to offer this feature. First Interstate started a pilot program in December and planned to introduce bilingual **ATMs** in Hispanic neighborhoods in January. Both make a point to hire bilingual staff at their branches and are **translating product brochures into Spanish**.

**Bank** of America offers specially designed bilingual checks, has educational videos available at its branches and advertises on statewide Spanish-language television stations.

\* Small Business. While...

12/3,K/18 (Item 18 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00474451 90-00208

**A Middle Road for Rate Management Software**

Weart, Wally

Distribution v88n11 PP: 94-96 Nov 1989

ISSN: 0273-6721 JRNL CODE: DWW

ABSTRACT: Transportation Management System (TMS) is a **personal computer**-based program from CTC Services Inc. that: 1. enables the user to maintain its own multimodal rate library, 2. provides rate inquiries and comparisons, 3. audits **bills for payment**, and 4. provides management reporting and electronic data interfaces between the user's computers and those of carriers, **banks**, and other logistics **service** providers. The user can define commodities and locations by unique codes. The codes can be entered into the system and the product identified by the...

... created that contains tolerance for payment approval as well as payment terms. TMS can accommodate nearly all types of rates. It is written in the **PICK language**.

12/3,K/19 (Item 19 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00361553 87-20387

**DP/MIS Challenge: Tandem vs. Stratus**

Diamond, Sam

Wall Street Computer Review v4n8 PP: 50-56 May 1987

ISSN: 0738-4343 JRNL CODE: WSC

**ABSTRACT:** The **services** of some **brokerages** are being limited either by an inability of their **online** transaction processing systems to handle increased volumes of transactions or by a lack of computer reliability. A fault-tolerant computer system can provide the solution...

...firm's previous systems and a cost per transaction of about half that of previous models. Stratus also has an advantage over Tandem's limited **choice of languages**.

12/3,K/20 (Item 20 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00340125 86-40539

**Wood Products Company Finds Relief from Mainframe Costs**

Raimondi, Donna

Computerworld v20n45 PP: 41, 45 Nov 10, 1986

ISSN: 0010-4841 JRNL CODE: COW

...**ABSTRACT:** it decided instead to use a parallel computer in its commercial environment. According to Timothy Justice, data processing manager at Whittier, UNIX and the C **language** were **chosen** because they seemed to offer the greatest degree of portability that exists in the market. The hardware Justice chose was Sequent Computer Systems Inc.'s Balance 8000 parallel processor because it offered the best price/performance and ease of upgrade. The **system** is used for **financial** and related purposes, including the usual accounting functions, payroll, and some manufacturing packages. Benefits the system has offered Whittier include: 1. drastically improved response time, 2. ease and economy of adding processors, and 3. ease of interfacing with the equipment of other vendors' equipment, such as IBM **Personal Computers**, Wyse Technology Inc. terminals, and Dataproducts Corp. printers.

12/3,K/21 (Item 21 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00075087 78-09418

**European banks give better service to customer, German banker says.**

Bank Systems & Equipment v15n2 PP: 50-55 Feb. 1978

ISSN: 0005-5050 JRNL CODE: BSE

...**ABSTRACT:** increased on both sides of the Atlantic. There exists a philosophical difference between German and American marketing concepts. Soon every small German banch will be **on -line** with the central computer in Munich. There is room for improvement in U.S. banks for cashing checks branch to branch. Account statements are mailed daily in German **banks**. but this **service** could not happen in the U.S. due to the poor postal service. The New York CHIPS system is nothing but a giro system on an automatic basis. There is no direct **German translation** for the word "teller". Most German banks have a centalized structure approach unlike some American banks.

12/3,K/22 (Item 1 from file: 674)

DIALOG(R)File.674:Computer News Fulltext

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059830



Anytime, anywhere - Now, nohow  
Computerworld Global Innovators

Scoring a multinational contract is cause for celebration. But too many firms would rather sweep the after-sales issue under the rug: how to support customers in dozens of locations worldwide. And on the buying end, how do you ensure your software vendor can do the same? Especially as global firms standardize on worldwide systems, they must ensure consistent software support. We explore both sides of the issue below. @DT:06/09/97

Byline: Tom Duffy

Journal: Computerworld Page Number: 9

Word Count: 1618 Line Count: 149

Text:

... U.S.-based consumer products company needed to build a call center in Europe to handle its customers in Western Europe, Switzerland seemed a natural choice. Because both French and German dialects are spoken there, company officials reasoned it would be easier to staff the 300-person center with speakers of the major European...

...World Wide Web can give remote customers access to critical product data and software patches. But few of these have yet to be offered in multiple languages, and those that have face difficult translation issues, according to Lusher. It might be OK to use command-oriented language in dialog boxes in English...

...Inc. in Waltham, Mass. Currency differences and telecom regulation also complicate global support. In the U.S., customers of Symantec Corp., a U.S.-based PC software vendor, either call a 900 number or pay for phone service with a credit card. But when several countries are involved, the telecom billing...

... sophisticated attempts to provide consistent service across international boundaries. Call center consolidation is perhaps the most obvious trend. Thomas Cook Group Ltd., a London-based financial and travel services company that supplies 30% of the world's travelers checks outside of the U.S., recently consolidated its call centers into a single 240-person...

... data as possible. Hewlett-Packard Co. is replacing its 10-year-old knowledge-sharing system, which links 34 call centers in 31 countries, with an intranet-based system known as K-Mine. The system serves thousands of HP response center engineers as well as third-party engineers and individual customers, who...set up a power plant, for example, one of the first things it does is set up a mobile field office. The unit can house PCs, a LAN and a Notes problem tracking system, which communicates to the regional hub via satellite. This system helps the ABB engineers communicate via phone...

...be implementing in the next few months. Customers connect to TSW's home page, housed on HP Unix servers at its Atlanta offices, via the Internet. Once connected to the Vantive applications, they can perform queries ranging from problems with software to questions on new installations. Queries are entered into an...

12/3,K/23 (Item 2 from file: 674)

DIALOG(R) File 674:Computer News Fulltext

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056073

Framed for retail

Computerworld Retail Journal

Retailers may have been late to the client/server party, but now that industry-specific packages are starting to hit the market, some are moving ahead at full speed

Byline: Julia King

Journal: Computerworld Page Number: R14

Publication Date: November 01, 1996

Text:

... takes too long to change.' Wilson's, for example, operates a mix of 400 permanent stores and, at different times of the year, another 400 **kiosk** outlets in airports, malls and other high-traffic locations. The buying habits of its customers also vary widely and change quickly from location to location...DataVantage, Inc. in Cleveland. "When you're a pure start-up, all of your capital must go to opening stores. It wasn't time to **invest** in strategic **systems** until critical mass was achieved," he explained. But now, with 50 stores up and running, that time has come. And surprisingly, the biggest hurdle, Hnanicek...  
...offers the fastest and cheapest route to upgrading ShopKo's 17-year-old, mainframe-based "horror story" of a merchandising system and bringing new stores **online**. ShopKo is implementing Retek's merchandising package, but it is also customizing the software extensively to meet specific business requirements. "At one point, Andersen Consulting...R/3's overall system performance in conjunction with Metro AG, a \$43 billion European retail and wholesale empire that is processing all of its **financial transactions** under R/3. Bill Macfarlane is vice president of IS at one of SAP's anticipated retail beta sites, a \$1 billion-plus specialty retailer with 570 stores in 14 countries. The R/3 system's much-vaunted **multilingual** and multicurrency capabilities are two key reasons his company opted for the new SAP software, Macfarlane said. Beyond that, he said he has yet to ...

12/3,K/24 (Item 3 from file: 674)

DIALOG(R)File 674:Computer News Fulltext

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049410

#### Collaboration by Design

#### COLLABORATION Q&A

Byline: Collaboration

Journal: Network World Page Number: 22

Publication Date: January 22, 1996

Word Count: 3338 Line Count: 284

Text:

...University Professor Mark Cutkosky specializes in finding ways to allow people and computational agents to collaborate on design and manufacturing projects. He has used the **Internet** and the World-Wide Web as pillars in some design projects. Cutkosky recently shared his thoughts on the **Internet** and its relevance to teamwork with Collaboration Managing Editor Beth Schultz. COLLABORATION: As a professor of mechanical and design engineering, how did you become interested...

... of software made a change, that change was immediately propagated. What's happened now, and it's happened in parallel with the evolution of the **Internet** and standards for communications, is that it no longer makes sense to think about software sharing a single, common, central database. We talk about having computer agents that work on the **Internet** and have their own local databases that **translate** information into the **language** used by other agents. It becomes important to think about things like communications languages, protocols and standards for representing information and so forth. So Enterprise Integration Technologies (EIT) has been interested in generally laying the groundwork for commerce on the **Internet**, through CommerceNet. It involves not just engineering, which is the application that I am personally interested in, but also things like **financial transactions**, business agreements and so on over the 'Net. COLLABORATION: Your work has involved collaborating over the **Internet** for manufacturing design purposes. What value did the **Internet** bring to the team efforts? CUTKOSKY: Instead of the original single organization using a shared database, we talk about a team composed of several subteams...

...Well, if the teams are going to be in different organizations across the country, the obvious way to exchange electronic information is to use the

**Internet** . I guess we became interested in using the **Internet** about as soon as we decided we wanted to address the problem of having teams that weren't physically collocated. Of course, we were all...

... that would allow us to just post design information, and text and graphics, and let everybody share it. It made things a lot easier. The

**Internet** is the underlying structure that allows people to exchange information. Some of that can be done through things like Web pages, text and graphics. But...this is just a temporary thing that is going to become a moot point later on. COLLABORATION: What did you learn about collaborating over the **Internet** from the MadeFast project, which was focused more on human cooperation than computer interworking? CUTKOSKY: There was never a group that was more anxious to prove that long-distance collaboration technology would work. We started out with our counterparts at Utah. At that point, we didn't have any **Internet** -based videoconferencing set up, so we started out with a satellite TV meeting. We went over to our Stanford TV network studios, and they went...t know what's exactly the right design methodology for virtual design teams formed on the fly and asked to work by collaboration over the **Internet** . But some more formality is required. It just depends. A lot of times, designers resist being made to follow a formal design process, and you...

... away with that when you know who you're working with and there's a lot of communications. But when you're working over the **Internet** , I think a more formal design process helps overcome a lack of communications. COLLABORATION: How important is the ability to form virtual teams? CUTKOSKY: It... Such is not an option that a smaller group would have. COLLABORATION: Based on your experiences and what you perceive for the future, is the **Internet** sufficient or is a higher-capacity network, say one based on Asynchronous Transfer Mode technology, warranted for industrial collaboration? CUTKOSKY: It depends on what you're trying to exchange. Today, video on the **Internet** is pretty miserable because the frame rates are so slow. It's kind of OK for show and tell, but that's about all. On...

12/3,K/25 (Item 4 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 2000 IDG Communications. All rts. reserv.

046467

http:

Hot Sites

Byline: Laura DiDio

Journal: Computerworld Page Number: 60

Publication Date: August 28, 1995

Word Count: 418 Line Count: 42

Text:

...areas of expertise and other pertinent data on women in IS, engineering and other technical fields. Looking for female Unix programmers with experience in the **financial services** industry with whom to share war stories? Start a search here. Web India at <http://www.webindia.com> is a well constructed site aimed at...

... on the high-tech and financial industries in Japan. See <http://www.twics.com/comline/home.html> for reports on how many Japanese homes have PCs and what they do with them, the latest products from Japanese computer makers and many other topics. **English -Japanese translation** services are also available. The Asian-American Business Association (AABA), at <http://spidey.usc.edu/milanie/aaba>, was created to help Asian-American college students...

12/3,K/26 (Item 5 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 2000 IDG Communications. All rts. reserv.

042724

**MCI STAYS ON COURSE**

**VENDOR snapshot, FEATURE**

**Despite residential long distance woes, MCI's business group charges onward after a successful run of playing catch-up in the data services fray.**

Byline: DavidRohde

Journal: Network World Page Number: 41

Publication Date: February 27, 1995

Word Count: 2218 Line Count: 203

Text:

... mention products, it's more likely to be items they can deliver immediately - like the networkMCI Business package of electronic mail, electronic data interchange and **Internet** front ends that MCI claims are racing off the shelves. And when they mention services, it's more likely to be new features in MCI...

... with AT&T's InterSpan Extended Connectivity Option and especially Sprint's surging Managed Network Service. But the carrier never identified any customers for Knowledge **Services** beyond Nations **Bank**, headquartered in Charlotte, N.C. MCI manages a 22-node frame relay network for the bank. And early claims that it would be able to...Concert venture includes service centers in London, Paris, Tokyo and Sydney, Australia. Each of the centers offers multicurrency billing and 24-hour customer support in **multiple languages**. The Concert venture gets high marks from analysts for providing users with a true single point of contact. And sales agents are lined up around...

... for 800 services by announcing its WorldWorx 800 platform last summer, MCI executives noted the heavy user interest in reverse billing for document sharing and **on-line** shopping applications. So they quietly plotted to steal AT&T's thunder. At the ComNet '95 show in Washington, D.C. last month, MCI not...

12/3,K/27 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2001 Resp. DB Svcs. All rts. reserv.

01644423 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**EDS Gives TX Network A Five-Year Lease On Life**

**(Electronic Data Systems will acquire the regional electronic funds transfer network TX Network; EDS plans on a variety of innovative ATM products)**

Bank Network News, v 15, n 10, p 3

October 11, 1996

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 936

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...sized test group, with a mix of urban, rural and suburban members," he says.

**Innovations**

By early 1997, Marcous says, EDS will begin introducing new **ATM** features that may include couponing, **multiple languages**, statement-rendering, advertising and instant loans through **ATMs**. Marcous says TX will provide an opportunity to test these services in an interchange environment, where a cardholder from one **bank** can **access** them at the **ATMs** owned by another member. TX members will be offered these services at an undisclosed discount, he adds.

In addition, TX may be one of the...

12/3,K/28 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2001 Resp. DB Svcs. All rts. reserv.

01546520 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Citibank's int'l ad itinerary stretches over 44 nations**  
(Citibank launching most comprehensive international campaign; promoting 7  
different financial products in 44 nations)  
Advertising Age, v 67, n 29, p 3  
July 15, 1996  
DOCUMENT TYPE: Journal ISSN: 0001-8899 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 230

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the business," said Jolie DeFeis, account director on Citibank at agency  
J. Walter Thompson USA, New York.

Breaking later this month, the campaign promotes seven **services** --  
including CitiPhone **Banking**, Citicorp Travellers Cheques, the **bank's**  
**multilingual services** and the its 250,000-unit global network of  
**automatic teller machines**.

In addition to print, direct mail, in-bank brochures and posters, the  
global service area of Citibank's Web site will carry the campaign...

12/3,K/29 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2001 Resp. DB Svcs. All rts. reserv.

01469989  
**New York Thrift's ATMs User-Friendly in 6 Languages**  
(Greater New York Savings Bank installs automated teller machines with  
instructions in 6 different languages)  
American Banker, v CLXI, n 76, p 27  
April 22, 1996  
DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Greater New York Savings **Bank** has installed **automated teller machines** with instructions in 6 languages. These languages are Yiddish, Portuguese, Creole, Spanish and English. The \$2.6 bil-asset thrift has 14 branches in New York City and on Long Island. According to Jeanne Lutfy, a senior vice president, the **bank** has a very diverse customer base. Creole serves the immigrant population from the Caribbean, while Yiddish accommodates Orthodox Jewish customers in Borough Park, Brooklyn. Also, Brooklyn is home to several Russian Jews, who may not have control of the English language. In addition to the **ATMs** that feature various languages, Ms Lutfy stated that Greater New York Savings is planning to open new branches. The **bank** also hires customer **service** representatives who speak the more popular neighborhood languages and it prints brochures in **multiple languages**.

12/3,K/30 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01313738  
**MULTI-CORP**  
(Multi-Corp Inc and Brighton Information Systems Corp intend to set up an  
**electronic products and services joint venture in China**)  
Globe & Mail, p B19

October 20, 1995

DOCUMENT TYPE: Regional Newspaper ISSN: 0319-0714 (Canada)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Calgary-based **language translation** and international telecommunication company Multi-Corp Inc. and Asian-based engineering company Brighton Information Systems Corp. have signed a letter of intent to set up...

...Computer Corp. of China, provides for the input of Chinese, Japanese and Korean Characters into electronic products. The joint project will enter markets such as **banking**, pagers, reservation **systems**, stock trading systems, library systems, computer software, **internet** browsers and educational products. ...

12/3,K/31 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01264358 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ENORMOUS OPPORTUNITIES BECKON FOR EUROPEAN DEVELOPERS OF CD-ROM MULTIMEDIA SOFTWARE**

(European firms wanting to develop "content-rich" software have an **advantage over US rivals because of cultural knowledge, language skills**)

Computergram International, n 2731, p N/A

August 18, 1995

DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1235

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Windows95 do not require extensive cultural tailoring and are thus relatively cheap to localise given their ultimate revenue return.

Slovenian

Microsoft automatically localises its top **personal computer** business software packages, Windows, Word and Excel, into 18 languages, including Slovenian, said Microsoft Europe president Bernard Vergnes. But products that rely on cultural or...

...domination because local expertise is critical," said Han Klinkspoor, vice-president, Europe, for Claris Corp, the software company created and owned by Apple Computer Inc. "**Intuit**, for example, rewrote [**Quicken**] locally and gave it to a distributor to launch. But it's more than just a localisation for those products; it's really a rewrite from the ground up."

**Quicken**, the best-selling package of its kind in the US, is designed to track household and small business finances and taxes. The US government, concerned about Microsoft's influence in **personal computer** software, blocked it from acquiring **Intuit** earlier this year. European developers of content-rich software, particularly CD-ROM titles, have more than just the necessary local expertise, said Thomas Gaida, general manager for Software Resource of Jet Computer Systems GmbH in Cologne. Most of them own "content" that already exists in **multiple languages**, eliminating entirely any localisation costs. As a result, he said, they "are starting to set a price point for products that the big players could..."

12/3,K/32 (Item 6 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2001 Resp. DB Svcs. All rts. reserv.

01261202 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A Foster Higgins & Co Inc**

(A Foster Higgins & Co had 150 clients and 1994 revenues of \$169 mil in its

**nationwide service area,**

Business Insurance, v 29, n 33, p 26

August 14, 1995

DOCUMENT TYPE: Journal; Directory List ISSN: 0007-6864 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 215

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...k) and 401(m) non-discrimination tests.

Client support: Daily valuations, toll-free service for account balance inquiries, toll-free service to request account activity, **online** access, written communication of plan features to employees. Consults on legal issues, plan design, compliance issues, employee communications. Manages investment of funds through alliances. Other **services** include **investment** consulting **services**, **investment** education, full employee communications, call center with **multi -lingual** capabilities.

Service area: Nationwide.

Locations: Administrative offices in Los Angeles; Princeton, N.J.; Dallas Consulting offices in Costa Mesa, Los Angeles and San Francisco, Calif...

12/3,K/33 (Item 7 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01203298 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Question: Will The Dogs Eat The Dog Food?**

**(Financial service firms slow on moving into multimedia sectors; Citicorp, Bank of Canada, others working on new services)**

National Underwriter Life & Health, n 22, p 18+

May 29, 1995

DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 960

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...going into partnership with Wells Fargo bank and Netscape Communications Corporation to develop a more secure environment of paying for the grape over the online **service** .

**Financial service** firms aren't standing still but not many are causing that great a ripple in these new waters. Naturally, Citicorp is at the vanguard. Not satisfied with **multi -language ATMs** or their more than capable **screen phones** in the home, Citicorp is also on a magnetic card reader for the home **screen phone** so that people can swipe in the privacy of their own home. **Bank** of Boston, Banc One, Corestates and other **banks** are also quickly getting into the **screen phone** act.

Across the pond, Barclay Bank's chairman has already gone on record saying that multimedia is the next technology they must master if the...

12/3,K/34 (Item 8 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01133986 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**MULTISOFT PLANS TO LAUNCH CLIENT-SERVER ACCOUNTING PACKAGE, ULTRA, FOR CORPORATE MARKET**

**(Multisoft Financial Systems (UK) will introduce a client-server accounting software called Ultra)**

Computergram International n 2611, p N/A  
February 27, 1995  
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 359

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Multisoft **Financial Systems** Ltd, the Alton, Hampshire- based subsidiary of accountancy software company Sage Group Plc, will launch Ultra, a client-server accounting package in the third quarter. Ultra was demonstrated at Softworld last September and is set to address the high-end **personal computer** accounting software market. "It will be targeted at multinational companies that need an accounting package in **several different languages** and capable of automatic currency conversion," said marketing manager, Nigel Youell. Ultra has a Microsoft Corp Windows client and will run under Unix and NetWare...

12/3,K/35 (Item 9 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2001 Resp. DB Svcs. All rts. reserv.

01051885 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SYSTEMS UNION PICKS UP RIGHTS TO MADISUN FROM YORKSHIRE PARTNER  
PRODUCTIVITY SOLVED**

(Systems Union to market Productivity Solved's MadiSun manufacturing software, which currently has 70 user sites in UK)

Computergram International, n 2500, p N/A  
September 14, 1994

DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 267

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...software from long-term collaborator Productivity Solved Ltd of Yorkshire. The company's SunSystems software range has begun to make inroads into large companies needing **multi -language** and multi-currency features, but unlike competitors such as Tetra Technologies Ltd, Oracle Corp and SAP AG, it has not been able to offer a **system** that integrates the **financial** software with manufacturing resource planning and stock control. Productivity Solved realised the necessity of aligning itself with an accounts company a few years ago; Systems...

...current version 5.1 of MadiSun, which runs on IBM Corp's RS/6000, and under Santa Cruz Operation Inc Unix and Xenix and on **personal computer** networks, will be marketed via indirect channels in the UK and worldwide by the corporate sales team. Version 6, due out in the first quarter...

12/3,K/36 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0996263 PHTU050  
**First Union Introduces Spanish-English Automated Teller Machines**

DATE: September 17, 1996 15:54 EDT WORD COUNT: 328

...balance inquiries and credit card payments. Screens on these ATMs will now offer instructions in both English and Spanish.

"Anything we can do to make **banking services** more convenient and more



accessible for customers serves our customers better and is good for business," said Robert L. Reid, president of First Union National Bank in the Philadelphia area. "These new bilingual **ATMs** allow customers to conduct their business in the **language** of their **choice**."

The three bilingual 24-hour ATMs are located at

- 136 West Girard Avenue
- 2120 East Allegheny Avenue
- 102 Pennsylvania Avenue, Avondale

Later this month, additional...

12/3,K/37 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0932329 NYW061  
**PRINCETON FINANCIAL ACQUIRES ASSET MANAGEMENT SYSTEM (AMS) ASSETS OF WATKINS & ASSOCIATES AG**

DATE: April 3, 1996 14:27 EST WORD COUNT: 389

...has acquired the software, client contracts, and global licensing rights for Watkins' ORBITS(TM) AMS product line. The ORBITS AMS (Asset Management System) is a PC -based portfolio management and accounting **system** for **banks**, pension funds, money managers, financial institutions, and insurance companies. It brings with it a solid client base in the French- and German-speaking markets, giving PFS immediate **multi lingual** capabilities across Europe. The product also contains robust multicurrency capabilities as well as functionality to address the unique regulatory and reporting requirements for each country...

12/3,K/38 (Item 3 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0923682 SESP013  
**GAMMA PRODUCTIONS ANNOUNCES SUPPORT FOR MICROSOFT ACTIVEX TECHNOLOGIES**

DATE: March 12, 1996 04:03 EST WORD COUNT: 553

...base is large multi-national corporations and government services that need to develop a single application that will run across platforms and support virtually all **foreign languages**. Example applications are Microsoft Windows(r) based **Automated Teller Machines**, **Information Kiosks**, **Internet** enabled home **banking**, travel and insurance **services**, and government intelligence, foreign service, and military applications. Our customer's current development environment is Windows, Visual Basic and VBXs," says Linda Brandt, Gamma's...

12/3,K/39 (Item 4 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0908522 SJW006  
**NETSCAPE REPORTS 85 PERCENT REVENUE GROWTH FOR FOURTH QUARTER 1995**

DATE: January 31, 1996 16:55 EST WORD COUNT: 1,321

...corporate users to exchange information easily across their corporate networks and the Internet.

In addition, Netscape formed relationships with such leading companies as Bellcore, IBM, **Intuit**, Inc., **Prodigy** Services Company and Siemens Nixdorf. Netscape's agreements reflect sales across its complete product line, enabling companies to offer customized solutions for a variety of...

...Netscape's open client/server software platform. In addition, Netscape and Sun Microsystems, Inc. in December announced JavaScript(TM), an open, cross-platform object scripting **language** for creating and **customizing Internet** and **Intranet** applications, with 28 industry-leading companies endorsing the technology as an open standard.

Netscape also continued to broaden its distribution channels, with retail and reseller...

12/3,K/40 (Item 5 from file: 813)

DIALOG(R)File 813:PR Newswire

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0873226

LA001B

**BRIGHTON INFORMATION SYSTEMS CORPORATION ANNOUNCES LETTER OF INTENT TO FORM CHINA JOINT VENTURE COMPANY**

DATE: October 19, 1995

07:10 EDT

WORD COUNT: 486

...by Ziran Electronics Limited, a wholly owned subsidiary of Multi-Corp. Brighton and Multi-Corp will be equal partners in the proposed joint venture.

The **multi** -thousand character Chinese **language** has been an obstacle slowing the computerization of China. A number of conversion systems have been developed over the years, but these have had their...

...to a ten key data entry system.

This entry system coupled with Ziran's translation capability between Chinese and English opens up the world of **Internet** and World Wide Web processing to all Chinese users. The Brighton/Multi-Corp joint venture will explore markets including the following: **Banking**, pagers, reservation **systems**, stock trading systems, library systems, computer software, **Internet** browsers, educational products, CD-ROMs, and personal organizers.

The Ziran system is to be tested by Brighton and Taiji Computer Corporation, "Brighton's joint venture..."

12/3,K/41 (Item 6 from file: 813)

DIALOG(R)File 813:PR Newswire

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0649301

LA018

**THE VIDATRON GROUP ANNOUNCES JOINT VENTURE COMPANY**

DATE: November 10, 1993

09:11 EST

WORD COUNT: 346

...companies to market through international trade venues.

The business case for ETS will be based on the strength and durability of the new IBM Ultimedia **kiosk**. The **kiosks** are **multilingual**, will use high definition video, audio and graphics technology, and will contain a virtually unlimited number of interactive video presentations. Presentations will be designed to...

...full motion picture interactive program. Utilizing a simple touch screen, users can browse through industry directories and individual company profiles to learn about products and **services**, joint venture and **investment** opportunities.

ETS will have its commercial launch at COMDEX in Las Vegas from Nov. 15 to 19 and at the Canadian Computer Show and Exposition...

12/3,K/42 (Item 7 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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0637347 NY031  
**FEDERAL RESERVE APPROVES VALLICORP'S MERGER WITH PACIFIC BANCORPORATION;  
VALLICORP'S BANK OF FRESNO PASSES CRA EXAMINATION; 'MOU' LIFTED**

DATE: October 6, 1993 10:43 EDT WORD COUNT: 707

...demonstrates the kind of commitment our company has to serving all our banking clients.

"We feel that no other bank in our market matches the **services** Bank of Fresno offers under the spirit and objectives of the Community Reinvestment Act. Several new programs -- designed specifically for low -- and moderate -- income families and multi-ethnic communities -- along with our bilingual employees and our plans for **multi - language automated tellers**, represent only a portion of what we are doing to serve customers better," McGowan said.

Certain deficiencies under CRA caused Bank of Fresno to receive...

12/3,K/43 (Item 1 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 2001 Bell & Howell. All rts. reserv.

0720136 96-78631  
**NationsBank campaign an Olympian effort**  
Spanberg, Erik  
Business Journal-Charlotte (Charlotte, NC, US), V11 N14 p1  
PUBL DATE: 960715  
WORD COUNT: 1,183  
DATELINE: Charlotte, NC, US, South Atlantic

TEXT:

...contributed \$1.4 million to athletes' training.

The 2 million visitors in Atlanta for the Games will be deluged with NationsBank services, including smart cards, **ATMs**, **banking** centers, safety deposit boxes and Olympic coins. Only NationsBank **banking services** will be offered at Olympic venues. And temporary **banking** centers will provide currency exchanges and interpreters for **foreign - language** visitors.

The bank also plans to spend a lot of time trumpeting the fact that many of the physical Olympic venues wouldn't exist without...

12/3,K/44 (Item 2 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 2001 Bell & Howell. All rts. reserv.

0681499 96-38712  
**More than a bit player: Stream International catches wave of outsourcing services**

Auerbach, Jon  
Boston Globe (Boston, MA, US) p77  
PUBL DATE: 960308  
WORD COUNT: 1,064  
DATELINE: Westwood, MA, US, New England

TEXT:

...arms and established itself as one of the country's key players in a multibillion dollar market of outsources, software reselling and systems management.

As **Internet** technology shakes out the computer market, Stream is trying to position itself as one-stop-shopping marketplace for big companies, offering everything from software sales...

...95, the popular operating system, it was handed off to Stream. The code was then sent to nine Stream sites around the world to be **translated** into **foreign languages** and then manufactured.

Stream turns around and sells Windows 95 to corporations, installing thousands or tens of thousands of copies of the program. On top of that, the company handles licensing and upgrades.

And finally, Stream provides technical support. If an employee at, say, John Hancock **Financial Services**, has a software problem, he calls a help-desk number at Stream for assistance.

Still, there are pitfalls to providing this type of life-cycle...handle technical support and those sorts of things," said Eric Brown, an analyst at Forrester Research Inc. of Cambridge.

As more focus shifts toward the **Internet**, Stream is gearing up for what it believes will be a new era when software is distributed not in shrink--wrapped boxes, but over telephone...

12/3,K/45 (Item 3 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 2001 Bell & Howell. All rts. reserv.

0484515 94-38357

**Build it and they will come**

Colarusso, Daniel  
Business Times (New Haven, CT, US), V16 N3 s1 p1  
PUBL DATE: 940300  
WORD COUNT: 1,310  
DATELINE: CT, US

TEXT:

...use your computer to start the dinner and turn up the heat up prior to going home?"

You grumble...about your busy schedules, grab the **laptop**, jump into the car and call the day care center to tell them you have to stop by the ATM to withdraw some cash and **pay** some **bills**. At the day care the youngest family member is participating in a **foreign language** course via interactive teleconferencing from the local university.

Arriving home you find...the dinner doing nicely, the house at the proper temperature and the fourteen...

12/3,K/46 (Item 4 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 2001 Bell & Howell. All rts. reserv.

0451754 94-04681

**3Com launches 3Com Japan Sales Service KK**

Abramson, David J

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 931118

WORD COUNT: 530

DATELINE: Santa Clara, CA, US

TEXT:

...developed for the Japanese business environment," added Joyce.

3Com offers a strong product portfolio, including the NETBuilder ISDN router and EtherLink adapters, which have been **customized** for **Japanese** market requirements. The company intends to continue **investments** in **product** development for Japan, including localizing innovative products such as 3Com's Boundary Routing system architecture **internetworking** . platforms, high-performance PCMCIA network adapters for **laptop** computers, and 100 Megabit-per-second Ethernet hubs and adapters - a natural evolution of current Ethernet standards to offer dramatic, cost-effective increases in performance...

12/3,K/47 (Item 5 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2001 Bell & Howell. All rts. reserv.

0449420 94-02286

**The Vidatron Group announces joint venture company**

Gamble, Timothy

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 931110

WORD COUNT: 329

DATELINE: Vancouver, BRC, Canada

TEXT:

...companies to market through international trade venues.

The business case for ETS will be based on the strength and durability of the new IBM Ultimedia **kiosk** . The **kiosks** are **multilingual** , will use high definition video, audio and graphics technology, and will contain a virtually unlimited number of interactive video presentations. Presentations will be designed to...

...full motion picture interactive program. Utilizing a simple touch screen, users can browse through industry directories and individual company profiles to learn about products and **services** , joint venture and **investment** opportunities.

ETS will have its commercial launch at COMDEX in Las Vegas from Nov. 15 to 19 and at the Canadian Computer Show and Exposition...

12/3,K/48 (Item 6 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

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0438220 93-90686

**Federal Reserve approves Vallicorp's merger with Pacific Bancorporation**

Muelleck, Wolfgang T N

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 931006

WORD COUNT: 631

DATELINE: Fresno, CA, US

TEXT:

...demonstrates the ~~kind~~ of commitment our company has ~~to~~ serving all our banking clients.

"We feel that no other bank in our market matches the **services** Bank of Fresno offers under the spirit and objectives of the Community Reinvestment Act. Several new programs -- designed specifically for low -- and moderate -- income families and multi-ethnic communities -- along with our bilingual employees and our plans for **multi -language automated tellers** , represent only a portion of what we are doing to serve customers better," McGowan said.

Certain deficiencies under CRA caused Bank of Fresno to receive...

12/3,K/49 (Item 7 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
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0327033 92-76198

**BankVision Announces Strategic Alliance With IBM -- Latin America**

Haber, Martin

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 920922

WORD COUNT: 276

DATELINE: Durango, CO, US

TEXT:

...Ltd. will also offer full professional consulting services for project management, custom development, and implementation support in cooperation with IBM.

BankVision is a fully integrated, **online** , real time **bank** processing **system** designed for the IBM AS/400 platform. The product has advanced **multilingual** and multicurrency capabilities with a flexible design making it applicable for many languages.

BankVision can be configured to accommodate multiple languages both on its screens...

12/3,K/50 (Item 8 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
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0180802 91-01959

**Wells Fargo, BofA Offer Spanish ATMs**

Anonymous

Sacramento Bee (Sacramento, CA, US), V268 N1383 sD p10

PUBL DATE: 901201

WORD COUNT: 140

DATELINE: CA, US

TEXT:

...250 Spanish/English ATMs in 139 branches in Los Angeles, Orange and San Diego counties by mid-December.

And by the end of March, the **bank** said, all of its 1,550 **ATMs** statewide will allow customers to **select** either **language** for their **banking services** .

In September, BofA released a bilingual check series aimed at the Hispanic market.

At least one other major bank, Security Pacific, already operates nearly 160...

12/3,K/51 (Item 9 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
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0179321 91-00463

**Bank of America to Introduce 250 Spanish/English ATMs at 139 Branches in Southern California**

Clevenger, Susan  
Business Wire (San Francisco, CA, US) sl pl  
PUBL DATE: 901130  
WORD COUNT: 116  
DATELINE: San Francisco, CA, US

TEXT:

...of Los Angeles, Orange and San Diego by mid-December.

And by the end of first quarter 1991, all of BofA's 1,550 Versateller **ATMs** throughout California will let customers **select Spanish or English** for their **banking services**.

"Once again, **Bank** of America is taking the lead in Spanish language **banking** services with more bilingual **ATMs** than any other **bank** in California," said Larry McNabb, **Bank** of America executive vice president.

In September, Bank of America commissioned Hispanic artist Carmen Lomas Garza to produce a series of five original paintings which...

12/3,K/52 (Item 1 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
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01914860 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**How to choose a PDA**

Mann, Richard O

Compute! (GCOE), v16 n5, p60, p.1

May 1994

ISSN: 0194-357X JOURNAL CODE: GCOE

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 597

LENGTH: Medium (10-30 col inches)

TEXT:

... ins include a complete personal organizer system, a note taker, a sketch pad, and the GEOS operating system which runs Pocket Quicken and an America **Online** front end (requiring the optional modem). They contain a wealth of additional information, including a dictionary, thesaurus, 26-**language** word **translator**, calculator with currency exchange functions, and much more -- even a copy of the Constitution.

Their handwriting recognition is character based, resulting in less amusing but...

12/3,K/53 (Item 2 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 2001 Bell & Howell. All rts. reserv.

01891343 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The all for one**

Booth, Stephen A

Popular Mechanics (GPOM), v171 n4, p130-131, p.2

Apr 1994

ISSN: 0032-4558 JOURNAL CODE: GPOM

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1096

LENGTH: Long (31+ col inches)

TEXT:

... cost of electricity to run the machine. The Houston, Texas-based maker of cutting-edge high-value computers has taken its first shot at a PC targeted for home and family use, and scored a bull's eye. Don't read "home" and "family" to mean a retread office machine. this...

...screen, store them in computer memory or route them to an optional printer. You use the data modem to communicate with other computers or with **on -line** services. All the software for **Prodigy** Interactive and **America On -Line** is preinstalled--you even get a free month's service on each. There is very little you can't do through **on -line** services these days. the kids can research libraries for school, or play games. Mom can get airline tickets and book hotels for vacation, or compare microwave-oven specs and order delivery. Dad can play rotisserie baseball, or **pay bills** and bank electronically. Speaking of banking, the 425's generous bundle of preinstalled software includes **Quicken**, an easy-to-use financial program. It helps you balance the bank accounts, track family budgets and investments, tally up the tax records and otherwise...

...overworked phrase. Compaq has eliminated all the usual technojargon that frightens or alienates would-be computer buyers. Once you've hit the power switch and **chosen English, Spanish** or another language to work in, you're greeted by the Compaq Welcome Center. The selections on this screen introduce you to the 425 and...

12/3,K/54 (Item 3 from file: 484)

DIALOG(R)File 484:Periodical Abstracts Plustext  
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01885441 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Personal communicators**

Vizard, Frank

Popular Mechanics (GPOM), v170 n12, p47-49, p.3  
Dec 1993

ISSN: 0032-4558 JOURNAL CODE: GPOM

DOCUMENT TYPE: Feature

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1362

LENGTH: Long (31+ col inches)

TEXT:

... Casio and Tandy. Zoomer is similar to Newton in many ways. If anything, Zoomer has more built-in software, including programs that access the **America On -Line** Network (a **language translator**), **IPocket Quicken** (financial software), a variety of reference material and other items. Zoomer also supports PCMCIA cards, giving the machine added capabilities.

Communications capabilities are somewhat similar...

12/3,K/55 (Item 4 from file: 484)

DIALOG(R)File 484:Periodical Abstracts Plustext  
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01864104 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Rating the personal digital assistants: Tandy Z-PDA**

Greengard, Samuel

Los Angeles Magazine (ILAM), v39 n2, p25  
Feb 1994

ISSN: 0024-6522 JOURNAL CODE: ILAM

DOCUMENT TYPE: Product Review-Mixed

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 71

LENGTH: Short (1-9 col inches)

TEXT:

699): Also available as the Casio Z-7000 **PDA** (\$899), this one-pounder is not up to the Newton's snuff. It offers a good selection of software, including a **26-language translator**, the popular personal-finance program **Quicken**, area-and airport-code maps and a



personal organizer, but it incorporates a clunky file manager to navigate and back up data. And because it...

12/3,K/56 (Item 5 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
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01861531 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Reviews: Casio Z-7000 / Tandy Z-PDA**

Atkin, Denny

Compute! (GCOE), v16 n3, p104-106, p.2

Mar 1994

ISSN: 0194-357X JOURNAL CODE: GCOE

DOCUMENT TYPE: Product Review-Comparative

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 887 LENGTH: Medium (10-30 col inches)

TEXT:

... more intimidating to those who haven't used computers, but the familiar interface actually flattens the learning curve for those of us already accustomed to PCs. The software applications built into the machine's 4MB of ROM include a calendar/to-do list, address book, calculator and measurements conversion tool, dictionary, thesaurus, notepad, a spelling checker, and three games. You'll also find some small but handy reference programs, such as a 1,000-word **translator** that features **languages** such as Serbo-Croatian, as well as listings of U.S. holidays and telephone area codes. Travelers with expense accounts will love Pocket **Quicken**, a financial manager that can transfer its data to the full-blown desktop version of **Quicken**. Data and programs are stored in 1MB of RAM, 352K of which is available as a RAM disk.

One big advantage the Casio and Tandy...

12/3,K/57 (Item 6 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
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01780769 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Products that need no hyping**

Wiener, Leonard; Flynn, Mary Kathleen

US News & World Report (GUNW), v115 n21, p113-117, p.4

Nov 29, 1993

ISSN: 0041-5537 JOURNAL CODE: GUNW

DOCUMENT TYPE: Feature

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2864 LENGTH: Long (31+ col inches)

TEXT:

... fault with the sound--among other things, the bass could stand more body. But the overall rendition of music is pleasant.

SMART COMPUTING

\* TANDY ZOOMER **PERSONAL DIGITAL ASSISTANT** (\$699). Less glamorous than the Apple Newton among the new "**personal digital assistants**," the Tandy Zoomer makes up in usefulness what it lacks in sex appeal. The \$699 Zoomer, also sold as the Casio Z-7000, starts with...

...datebook, for instance, lets you attach to-do lists and handwritten sketches. A reference section includes a dictionary, thesaurus and spell checker, plus a 26-**language translator**. There's a slimmed-down version of **Quicken**, the popular personal finance package, easy access to the America **Online** service, and three games (Pyramid, Solitaire and Uki). You enter data by writing on the touch-sensitive screen or by picking out letters on displayed...boxes, as Newton does. You should have moderate success by printing very carefully with the undersized stylus. The Zoomer will run far longer than other **PDA**s --at least 100 hours on AA batteries, according to Tandy. Tradeoffs include slow response time and a dim screen because of the lack of backlighting...

12/3,K/58 (Item 7 from file: 484)  
DIALOG(R)File 484:Periodical Abstracts Plustext  
(c) 2001 Bell & Howell. All rts. reserv.  
>>>Accession number 1729278 is unavailable

12/3,K/59 (Item 1 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 2001 CMP. All rts. reserv.

00637135 CMP ACCESSION NUMBER: CWK19890515S1073  
'NUMERIS' ANSWERS - France Telecom's Commercial ISDN Service- Spreading  
Nationwide-Is A Solution In Search Of Some Problems.  
BRUCE PAGE  
COMMUNICATIONSWEEK INTERNATIONAL, 1989, n 018, S  
PUBLICATION DATE: 890515  
JOURNAL CODE: CWI LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: FR  
WORD COUNT: 1792

... customer orders placed at branches of Hewlett-Packard France to the computer company's national headquarters and/or to its credit center.  
\* Allow businesses to **pay** their ISDN service **bills** through an **on**  
- **line** terminal connected to **French** banks.  
PC -Based  
**Choices** for partnerships are based on three factors:  
\* The proposed service must be technically feasible;  
\* It must be commercially attractive (i.e., a customer must be...

12/3,K/60 (Item 2 from file: 647)  
DIALOG(R)File 647:CMP Computer Fulltext  
(c) 2001 CMP. All rts. reserv.

00538759 CMP ACCESSION NUMBER: IWK19930705S2689  
**GAULS GALLED BY OUTAGE**  
Joshua Greenbaum  
INFORMATIONWEEK, 1993, n 432, 15  
PUBLICATION DATE: 930705  
JOURNAL CODE: IWK LANGUAGE: English  
RECORD TYPE: Fulltext  
SECTION HEADING: TOP OF THE WEEK  
WORD COUNT: 350

... of payment systems at the Banque Nationale de Paris, says no figure on the amount of money lost due to the crash is available.  
All **ATM** and credit-card authorizations in France are transmitted via Reseau Carte Bancaire, a non-profit network. For credit-card authorization, however, **French banks** have the **option** either to process their own authorizations or use an authorization server provided by Paris-based software services company Groupe Sligos. The **banks** that experienced interruptions were using a server from Sligos's **Banking Services** subsidiary. For security reasons, Sligos declines to describe the server system technology.  
While only Sligos customers were hit, Carte Bancaire and Sligos can't agree...

File 16:Gale Group PROMT 1990-2001/Jan 31  
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File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2001/Jan 31  
(c)2001 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Jan 31  
(c) 2001 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2001/Jan 31  
(c) 2001 The Gale Group  
File 88:Gale Group Business A.R.T.S. 1976-2001/Feb 01  
(c) 2001 The Gale Group  
File 47:Gale Group Magazine DB(TM) 1959-2001/Jan 31  
(c) 2001 The Gale group  
File 275:Gale Group Computer DB(TM) 1983-2001/Jan 29  
(c) 2001 The Gale Group

Set	Items	Description
S1	1422592	(FINANCIAL OR BANK???(NOT 1W)DATA OR INVEST??? OR INVESTMENT? OR BROKERAGE? OR CREDIT()UNION)(3N)(TRANSACTION? OR SERVICE? OR PRODUCT? OR SYSTEM? ? OR ACCESS?) OR (LOAN? ? OR CREDIT OR CREDITCARD?)(3N)(APPLICATION? OR APPLY? OR APPLIE? ?)
S2	1545424	S1 OR (CHECKING OR SAVING? OR BROKERAGE OR INVESTMENT)(2W)-(ACCOUNT? ? OR TRANSACTION?) OR (BILL OR BILLS)(3N)(PAYMENT? - OR PRESENTMENT? OR PAID OR PAY???) OR QUICKEN OR INTUIT
S3	2846807	LANGUAGE?(NOT 2N)(PROGRAMMING OR BASIC OR NATURAL) OR FRENCH OR ENGLISH OR GERMAN OR ITALIAN OR SPANISH OR JAPANESE
S4	175654	S3(3N)(SELECT? OR CHOOSE? OR CHOSE? OR PICK? OR CUSTOMI? OR PERSONALI? OR OPTION? OR CHOICE? OR TRANSLAT?) OR (FOREIGN OR DIFFERENT OR VARIET??? OR SEVERAL OR PLURAL? OR MULTI OR MULTIPLE)(3W)(LANGUAGE? OR LINGUAL) OR MULTILINGUAL
S5	1560084	PC OR PCS OR PDA OR PDAS OR (PERSONAL OR PRIVATE)()(DIGITAL OR DATA OR INFORMATION)(1W)(ASSISTANT? OR AIDE? OR NOTEPAD? - OR ORGANIZER?) OR (ELECTRONIC OR DIGITAL)(1W)DIAR??? OR PALMPILOT? OR PALM()(PILOT? ? OR COMPUTING)
S6	2012515	S5 OR (PERSONAL OR HOME OR HANDHELD OR HAND()HELD)(1W)COMPUTER? OR LAPTOP? ? OR (SCREEN OR PICTURE OR VIDEO)(2W)(PHONE? ? OR TELEPHONE?) OR VIDEOPHONE? OR INTERACTIVE(2W)(TV OR TVS - OR TELEVISION? OR CATV?) OR VIDEOTEX? OR KIOSK?
S7	6949767	S6 OR INTERNET? OR INTRANET OR ARPANET? OR ONLINE OR ON()LINE OR NETWORK? OR (DIALUP OR DIAL()UP)(3W)(SERVICE? OR MODEM? OR DEVICE?) OR PRODIGY OR COMPUSERVE
S8	6977324	(ATM OR ATMS)(S)(MACHINE? OR TELLER? OR BANK???) OR AUTOMAT?()TELLER? ? OR S7
S9	1476	S2(S)S4(S)S8
S10	207	S9 NOT PY=1997:2001
S11	199	S10 NOT PD=961030:961231
S12	139	RD (unique items)
S13	136	S12 NOT (REVENUE OR GROWTH OR QUARTER)/TI

13/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04629045 Supplier Number: 46809633

**In banca a cavallo di Internet**

Sole 24ore, pI

Oct 17, 1996

Language: Italian; NONENGLISH Record Type: Abstract

Document Type: Magazine/Journal; Trade

**ABSTRACT:**

According to a Banca di Credito di Trieste (BCTKB) report, of the nearly 70 Italian banks present on the **\*Internet**, only 33% have just only a web page. Nearly 10% own a web site with 50 pages (the same percentage have a web site **translated in English**). Banks which are on the **\*Internet** are mostly based in Italian northern regions (65%); of these, 5% use Netscape 2.0 software and 5% Java's. At the same time, Istinform has done a survey on how Italian 'surfers' will accept **bank services and products** on the 'net of the nets'. 'Surfers' who have answered the test (nearly 35 years old; 53% businessmen/women and professionals, 28% white-collar workers, 11% managers and 6% students) have 98% positively answered that will use **bank services and products** via the **\*Internet**. Interviewed people have justified their answers in order to save time and in the wide banking hours offered. People are interested in accessing to their...

...make several transactions (including credit acquisitions). On the other hand, 'surfers' are not interested in the information web page every bank has installed on the **\*Internet**. The same as the possibility of sending complaints or receiving communications from the bank. Interviewed are worried about the defence of their privacy, the possibility...

13/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04607898 Supplier Number: 46778242 (USE FORMAT 7 FOR FULLTEXT)

**Service Software Firm in Deal with Sun Microsystems**

American Banker, p16

Oct 7, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 357

... Silicon Valley company's vice president, worldwide financial services.

He said Pegasystems is suited to "organizations with global operations (that) must manage customer interactions in **different languages**, time zones, currencies, geographies, and regulatory environments ... . Together, we empower **banks** to **service** customers in new ways by using technologies such as Pegasystems' automated workflow and Sun's Java technology and the **Internet**."

"The Sun platform enables Pegasystems to deliver highly scaleable client-server solutions that are extremely cost-effective," said Pegasystems president and founder Alan Trefler. "We..."

13/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04585201 Supplier Number: 46741141 (USE FORMAT 7 FOR FULLTEXT)

**TSYS Forms Strategic Alliance with Rothenberg Systems International: Offers One-of-a-Kind, Windows-Based Integrated Recovery System to Clients**

News Release, pN/A

Sept 26, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 865

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...extensive reporting and relational adhoc reporting. "The Total System Services/Rothenberg alliance provides all of our clients the ability to have the most sophisticated, yet **PC** -friendly, integrated, seamless collection and recovery management system," said Philip W. Tomlinson, president of Total System Services. "It is our goal to continue to develop ...

...to target their recovery programs," Woods added. RSI's ATLAS system fills a very important niche in the emerging debt collection industry. Their systems are **multilingual** and multi-currency, allowing aggressive issuers to tap international markets. TSYS and RSI expect the first client to be in production in January 1997 with...

...companies, serving card issuing institutions located throughout the United States, Puerto Rico, Canada and Mexico, representing approximately 76 million cardholder accounts. TSYS provides a comprehensive **on -line** system of data processing services marketed as THE TOTAL SYSTEM. TSYS' 1995 revenues totaled \$249.7 million; the company is an 80.8 percent owned subsidiary of Synovus Financial Corp. (NYSE:SNV), an \$ 8.3 billion asset, multi-**financial services** company that also includes 34 affiliates in four Southeastern states, a full-**service brokerage** firm, a comprehensive trust services provider and a mortgage services company. Synovus' **Internet** address is <http://www.snv.com>.

13/3,K/4 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04571149 Supplier Number: 46719494 (USE FORMAT 7 FOR FULLTEXT)

**First Union Introduces Spanish-English Automated Teller Machines**

PR Newswire, p0917PHTU050

Sept 17, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 345

Anything we can do to make **banking services** more convenient and more accessible for customers serves our customers better and is good for business," said Robert L. Reid, president of First Union National **Bank** in the Philadelphia area. "These new bilingual **ATMs** allow customers to conduct their business in the **language** of their **choice** ."

The three bilingual 24-hour ATMs are located at

-- 136 West Girard Avenue

-- 2120 East AlleghenyAvenue

-- 102 Pennsylvania Avenue, Avondale

Later this month, additional bilingual...

13/3,K/5 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04490724 Supplier Number: 46593587 (USE FORMAT 7 FOR FULLTEXT)

**DOLE SELECTS J.D. EDWARDS FOR WORLDWIDE FINANCIALS**

News Release, pN/A

August 1, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 479

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...expense of financial information processing, decentralize data ownership while maintaining corporate standards and improve the information flow throughout the organization. "Dole had a number of **financial systems**," said Patricia McKay, vice president of finance and controller for Dole Food Company, Inc. "With the multi-national functionality of the J.D. Edwards enterprise...

...strategic advantage in increasingly competitive markets," said Doug Massingill, executive vice president of worldwide operations at J.D. Edwards. "J.D. Edwards' multinational, multicurrency and **multilingual** functionality proves particularly appealing to enterprises like Dole, who are leading this trend." Founded in Hawaii in 1851, Dole Food Company, Inc., is the world...

...provides cross-industry solutions, as well as a full complement of industry-specific offerings. Additional information about J.D. Edwards can be obtained via the **Internet** at <http://www.jdedwards.com>.

13/3,K/6 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04457012 Supplier Number: 46542848 (USE FORMAT 7 FOR FULLTEXT)  
**Citibank's int'l ad itinerary stretches over 44 nations**  
Advertising Age, p3  
July 15, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; Trade  
Word Count: 229

*Assignee*

... the business,' said Jolie DeFeis, account director on Citibank at agency J. Walter Thompson USA, New York.

Breaking later this month, the campaign promotes seven **services** -including CitiPhone **Banking**, Citicorp Travellers Cheques, the **bank's multilingual services** and the its 250,000-unit global **network** of **automatic teller** machines.

In addition to print, direct mail, in-bank brochures and posters, the global service area of Citibank's Web site will carry the campaign...

13/3,K/7 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04335781 Supplier Number: 46358623 (USE FORMAT 7 FOR FULLTEXT)  
**Distributor alarm at EC guidelines**  
Screen Finance, pN/A  
May 2, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2896

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to be discussed at the next meeting of the Media Committee on May 7, are still very vague about a number of aspects of the **application** process for distribution **loans**. And they argue that the repayment terms are far too tough for a scheme of this sort. The Commission proposes that distribution loans should be...

...Ecu29 million will be spent in 1996. The four areas include: the support for the transnational distribution of European films and the creation of distribution **networks** (Ecu12 million), support for the creation of cinema **networks** showing European film (Ecu4 million), support for video

distribution (Ecu4 milli and support for television distribution (Ecu9 million). Funding is available for the distribution of...

...be changed to give roughly the same amount of time to applicants when the document is finally approved. The deadline for proposals concerning the cinema **network** is April 30 (that is, six weeks after the final version of the document was expected to be published). The deadline for proposals for video...

...form of funding is to go to distributors of television programming. Proposals for either kind of funding will be due on the same deadline. Distribution **network** Applicants must apply as a group of at least three distributors from at least three different member states. A group can propose the distribution of...proposed, the budget and distribution plan, the number of cinemas which will show the films and the degree of cooperation among the members of the **network**. At least half of the films proposed by a group must have budgets of less than Ecu5 million. This last provision would appear to preclude any **application** for a **loan** for the distribution of a single film with a budget of more than Ecu5 million. But sources close to Media believe that this was probably...

...activities organised jointly by the members of the group. Applicants should give a thorough description of the budget and how it will be spent. Cinema **network** The support for the creation of a cinema **network** will be provided in the form of a non-repayable subsidy. It is designed to encourage the showing of European films in cinemas across member states, and to develop a cinema **network** that shows a high proportion of European films. The funding is for first releases of mostly non-national films. The draft document does not specify what the subsidy should be spent on. **Networks** will be eligible for subsidies according to whether the percentage of European films they show is higher than the national average. Each cinema **network** must designate a representative that will take care of the dealings with the Commission. The representative of the **network** will be responsible for doling out the subsidy to individual cinemas. The maximum subsidy per cinema will be Ecu30,000 per year. The renewal of the subsidy each year will be considered on a case-by-case basis. Initially, priority will be given to the cinema **networks** spread across the largest number of countries, or in territories with limited linguistic, geographical or media capacity. Applications for subsidy for a **network** should include the number of cinemas involved, the geographic distribution of these cinemas, and the total number of seats and screens. Each individual cinema should...

...and 1996 percentage of European films shown versus the national average, the activities planned to promote European films, and the address. The description of the **network** should include the structure and relationship of the partners involved, the CVs of key personnel, the operating budget and financial plan, the amount of subsidy to go to each cinema, the activities of each member of the **network**, the **network**'s criteria for selecting which cinemas will get subsidy money, and the way in which operation of the individual cinemas will be controlled, particularly with regard to the showing of European films. Not more than five per cent of the subsidy can go toward coordination costs for the **network** and operations must be at least 50-per-cent funded by sources other than the Media II subsidy. Video distribution The video distribution support is...

...distributors are expected to apply for funding, and they may apply singly or in groups operating in at least three different national territories, preferably with **different languages**. In choosing beneficiaries, the Commission will consider the number of films or programmes in the package, the proportion of non-national European films and programmes...

...describe the work(s) to be distributed or broadcast including the title, director, producer, genre, length, synopsis, format, the year of production, the cost of **production** and the **financial** plan, the world sales company and the description of the various rights in the programme(s). This last should include any rights agreements between an...

...and producer. For producers The works must be independent European productions involving at least three different broadcasters in three different European countries, preferably with three **different languages**. The broadcasters can be involved through co-productions or pre-buys. The funding is intended to expedite the editing of the productions retained by the...

13/3,K/8 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04288969 Supplier Number: 46285424  
**First Union's ATMs soon will speak 6 languages**  
Miami Herald (FL), pB8  
April 6, 1996  
Language: English Record Type: Abstract  
Document Type: Newspaper; Trade

ABSTRACT:  
First Union National **Bank** will be charging a \$1 surcharge starting Apr 8, 1996 for withdrawals made by non-customers using its 588 **ATMs** in Florida and 2,100 **ATMs** in 13 other state. First Union said that the funds generated from the surcharge will be used in improving and expanding its **ATM network**, including the incorporation of a **6-language option** for **bank transactions** using its **ATMs**. The improved **ATMs** will allow transactions made in English, Spanish, German, French, Korean or Japanese by spring 1997. ...

13/3,K/9 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04286310 Supplier Number: 46281145 (USE FORMAT 7 FOR FULLTEXT)  
**PRINCETON FINANCIAL ACQUIRES ASSET MANAGEMENT SYSTEM (AMS) ASSETS OF WATKINS & ASSOCIATES AG**  
PR Newswire, p403NYW061  
April 3, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 411

... has acquired the software, client contracts, and global licensing rights for Watkins' ORBITS(TM) AMS product line. The ORBITS AMS (Asset Management System) is a PC-based portfolio management and accounting **system** for **banks**, pension funds, money managers, financial institutions, and insurance companies. It brings with it a solid client base in the French- and German-speaking markets, giving PFS immediate **multi-lingual** capabilities across Europe. The product also contains robust multicurrency capabilities as well as functionality to address the unique regulatory and reporting requirements for each country...

13/3,K/10 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04247580 Supplier Number: 46219694 (USE FORMAT 7 FOR FULLTEXT)  
**GAMMA PRODUCTIONS ANNOUNCES SUPPORT FOR MICROSOFT ACTIVEX TECHNOLOGIES**  
PR Newswire, p312SESP013  
March 12, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 588

... base is large multi-national corporations and government services



that need to develop a single application that will run across platforms and support virtually all **foreign languages** . Example applications are Microsoft Windows(r) based **Automated Teller Machines**, **Information Kiosks** , **Internet** enabled home **banking** , travel and insurance **services** , and government intelligence, foreign service, and military applications. Our customer's current development environment is Windows, Visual Basic and VBXs," says Linda Brandt, Gamma's...

13/3,K/11 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04246767 Supplier Number: 46218533 (USE FORMAT 7 FOR FULLTEXT)  
**IBM AND CINCOM SYSTEMS ANNOUNCE STRATEGIC GLOBAL PARTNERSHIP Technology, Service and Marketing Initiatives to Increase Customer Satisfaction Worldwide**

News Release, pN/A

March 12, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1016

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to-order, make-to-order and engineer-to-order environments, CONTROL encompasses activities such as business planning, business acquisition, order management, engineering, procurement, manufacturing, costing, **financial** accounting and customer **service** . CONTROL is based around business processes that address critical issues such as configuring products to customer specifications, managing engineering changes, tracking materials and costs by contract/project and reporting to regulatory agencies. In addition, CONTROL supports the needs of multinational companies by offering distributed multisite implementation options, **multiple** currencies, regulations and **languages** . Cincom's CONTROL has an open client/server architecture that allows applications to be deployed to maximize the use of computer resources, whether on a mainframe, **PC** or UNIX server. All CONTROL components have a common graphical user interface and are available on leading computer platforms including the IBM RISC System/6000...

...Hewlett-Packard and Digital. About the IBM Corporation IBM is the world's leading supplier of information technology solutions in the areas of hardware, software, **networks** , consulting, integration services, maintenance and post- implementation services. To support each market segment and deliver solutions, IBM has established Industry Solutions Units (ISUs), comprised of...

13/3,K/12 (Item 12 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04174492 Supplier Number: 46098229 (USE FORMAT 7 FOR FULLTEXT)  
**TAKEFIVE SOFTWARE ANNOUNCES SNIFF+ 2.2 DEVELOPMENT ENVIRONMENT**

News Release, pN/A

Jan 29, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 466

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...and software industries. "Our team has chosen SNIFF+ as their development solution," stated Ken Rosenreid, engineering manager at CEMAX-ICON, a leading software manufacturer and **network** system integrator of medical image management systems. "We had it up and running the same day we received it. Since then even with high volumes of code, we are able to

easily reference and follow the changes of cross-team projects. The ability to deal with **multiple languages** at the same time has provided us with a significant productivity advantage." "SNIFF+ provides industrial strength solutions for large telecommunications and **financial services** companies and software manufacturing," said Mark Williams, vice president of U.S. operations. "SNIFF+ addresses their needs for developing large complex applications by providing an...

...C++ and customize the GUI accordingly \* an API to the symbol table for developing customized applications based upon symbol information \* support for 1DL and FORTRAN \* **on-line** SNIFF+ documentation in HTML and HTML browser TakeFive Software TakeFive Software was founded in 1992 with a charter of improving the software development process by...

13/3,K/13 (Item 13 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04133966 Supplier Number: 46032607 (USE FORMAT 7 FOR FULLTEXT)  
**TITLETATTLE...**  
Internet Business News, pN/A  
Jan 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 393

YAHOO! CORP and Ziff-Davis Publishing Co have formed a strategic relationship for a Web-driven publishing model which will deliver content through print, **online** and CD-ROM means... In just one month over 11,000 WWW surfers participated in MERRYDOWN CIDER'S "The Dark Side of the Country" **Internet** game while many others have visited the site... WEST PUBLISHING in the USA is introducing a new range of products for law firms which use the **Internet** including West's Legal News updated on the **Internet** and the West **Network**, a graphical desktop environment for the legal professional carried through e-mail... CANADA TRUST customers are now able to check the status of their **savings** and cheque **accounts** over the **Internet** with full security following the introduction of a random code known only to the customer so that while financial information is available on the net...

...context... Richard Branson's VIRGIN ATLANTIC AIRWAYS has been fined US\$14,500 by the US Transportation Department after it posted an advert on the **Internet** which has been ruled to be misleading -- The crime was an erroneous fare for a flight between Newark and London, UK which in reality was not available... ACCENT SOFTWARE INTERNATIONAL LTD has joined Netscape Communications Corp's Development Partners Program and integrate its **multilingual Internet** technology with Netscape Navigator 2.0 for greater international support... NETSCAPE COMMUNICATIONS CORP says that its Netscape Navigator Personal Edition **Internet** WWW browser product has reached number one position on the US Ingram Micro Devices communications software best-seller list just four months after debuting in the retail channel... UNIPALM-PIPEX in the UK is offering all of its Pipex Dial subscribers 500k of free **Internet** WWW space under its DialSpace offering... QUALCOMM INC has expanded its presence in the retail **Internet** software market with its Eudora Pro **Internet** e-mail software for Macintosh and Windows computers and distribution deals have been signed with many major US retail chains: Qualcomm has also signed an exclusive agreement with Kuni Research International of Japan for localisation of the product and distribution... WOLLONGONG has formed a partnership with **Internet** America, the largest **Internet** service provider in Texas, USA whereby it will bundle the Emissary 1.1 **Internet** offering as part of the introductory starter kit.....

13/3,K/14 (Item 14 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04037620 Supplier Number: 45870904 (USE FORMAT 7 FOR FULLTEXT)  
**BRIGHTON INFORMATION SYSTEMS CORPORATION ANNOUNCES LETTER OF INTENT TO FORM  
CHINA JOINT VENTURE COMPANY**  
PR Newswire, p1019LA017  
Oct 19, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 511

The **multi** -thousand character Chinese **language** has been an obstacle slowing the computerization of China. A number of conversion systems have been developed over the years, but these have had their...

...strokes to a ten key data entry system. This entry system coupled with Ziran's translation capability between Chinese and English opens up the world of **Internet** and World Wide Web processing to all Chinese users. The Brighton/Multi-Corp joint venture will explore markets including the following: **Banking**, pagers, reservation **systems**, stock trading systems, library systems, computer software, **Internet** browsers, educational products, CD-ROMs, and personal organizers.

The Ziran system is to be tested by Brighton and Taiji Computer Corporation, "Brighton's joint venture..."

13/3,K/15 (Item 15 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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03986400 Supplier Number: 45787599 (USE FORMAT 7 FOR FULLTEXT)  
**XEROX, MULTILINGUAL SUPPORT FOR AMERICA ONLINE'S NAVISOFT**  
Computergram International, pN/A  
Sept 14, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 69

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
Xerox Corp division XSoft, Palo Alto, California, is to provide **multilingual** software support for America **Online** Inc's NaviSoft line: the software will enable NaviSoft users to navigate the **Internet** using familiar natural language rather than computer commands; it said XSoft's linguistic databases for English, French and German will be incorporated into America **Online** 's NaviPress and NaviServer World Wide Web publishing **products**; **financial** terms of the pact were not given.

13/3,K/16 (Item 16 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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03861521 Supplier Number: 45540585 (USE FORMAT 7 FOR FULLTEXT)  
**QMS Raises Workgroup Printer Standard with 1200 x 1200 dpi, Large Format  
Output Laser Print System**  
News Release, pN/A  
May 15, 1995  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 952

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...higher print quality by simulating 256 gray scale levels. \* The QMS 1660E Print System provides standard QMS CrownNet<sup>TM</sup> Ethernet which seamlessly connects to virtually any **network** environment, simultaneously serving multiple users under different **network** protocols. The 1660E also provides optional Token-Ring and LocalTalk connectivity. \* QMS' software loadable system (SLS) capability allows current QMS 1660E users to easily

upgrade the print **system** protecting users' **investments** Crown Print Systems . \* Standard language emulations include PostScript™ Level 1 and Level 2 with 39 typefaces and TrueType™ font scaling, HP PCLr 5 with GL/2, HP-GLr...

...cost for a unit of its capability, the QMS 1660E provides users with high speed throughput, 16 ppm print speeds, seamless connectivity to virtually any **network** , exceptional reliability with a duty cycle rating of 35,000 prints per month, flash memory for easy upgrades, extensive paper handling capabilities, comprehensive language support and broad connectivity options. For users with image-based applications that need both speed and high resolution in **networked** environments, an optional QMS ImageServer capability offers on-demand, fast image printing capabilities. "Users with applications that require very high resolution have traditionally had to...

...is supported. The 1660E is also enhanced with selectable screening to simulate 256 gray scale levels. With CrownNet multiprotocol connectivity, the QMS 1660E offers advanced **network** printing capabilities simultaneously supporting multiple protocols. Standard **network** support includes Ethernet connectivity, serial and bi-directional parallel support, simultaneous **network** interfacing, concurrent **network** protocol support, and advanced remote management capabilities. Token-Ring and LocalTalk connectivity are optional. The QMS 1660E is Energy Star compliant. The QMS ImageServer option provides high speed image printing and eliminates the need for a dedicated imaging **PC** or print server. An ImageServer enabled QMS 1660E Print System provides superior print output performance in document imaging applications that require fast, image-on-demand...

...processor, the QMS 1660E provides true multitasking, compile ahead document processing which delivers fast document throughput, extensive document handling control and a broad selection of **network** connectivity options. In addition, the QMS 1660E includes QMS' unique SLS (software loadable system) technology to provide easy system upgrade capabilities, and emulation sensing processor (ESP) technology to provide automatic **language** recognition and **selection** for the new print systems. Pricing and Availability The QMS 1660E Print System is available in two configurations. The 12MB RAM model provides 1200 x...

...1200 x 1200 dpi resolution on all paper sizes and is QMS reference priced at \$5,999. Each model is available through QMS' extensive worldwide **network** of authorized distributors and resellers. An upgrade path is available for current owners of QMS 1660E Print Systems. QMS, Inc. QMS, Inc. is a leading producer of monochrome and color **network** capable print systems and a pioneer in the emerging integrated office system market. The company's print systems fit seamlessly into a wide variety of computer **networks** , and include color and monochrome laser and color thermal transfer printers used for electronic publishing, graphic design, office automation, advanced imaging and automatic identification applications...

13/3,K/17 (Item 17 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03770349 Supplier Number: 45359597 (USE FORMAT 7 FOR FULLTEXT)  
**MULTISOFT PLANS TO LAUNCH CLIENT-SERVER ACCOUNTING PACKAGE, ULTRA, FOR CORPORATE MARKET**  
Computergram International, n2611, pN/A  
Feb 27, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 363

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
Multisoft **Financial Systems** Ltd, the Alton, Hampshire- based subsidiary of accountancy software company Sage Group Plc, will launch Ultra, a client-server accounting package in the third quarter. Ultra was demonstrated at

Softworld last September is set to address the high- **personal computer** accounting software market. "It will be targetted at multinational companies that need an accounting package in **several different languages** and capable of automatic currency conversion," said marketing manager, Nigel Youell. Ultra has a Microsoft Corp Windows client and will run under Unix and NetWare **networks** connecting to Oracle and Informix databases via an SQL link, with additional database support being added in 1996. Open Data Base Connectivity drivers within the...

...vertical applications around the software and thereby increasing profitability. Premier Plus will now ship with Electronic Data Interchange software, EDI-Link, designed to connect International **Network Services** Ltd Intercept-Plus EDI workstation software to Premier Plus. Multisoft says the demand for its EDI-Link software has been fuelled by moves from...

...acceptance and payment, while Sales Statistic Plus improves reporting and budgeting. The company says it has also improved the performance of Premier Plus on NetWare **networks** to provide equal support for Unix and NetWare operating systems.

13/3,K/18 (Item 18 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03663761 Supplier Number: 45174332 (USE FORMAT 7 FOR FULLTEXT)  
**Chemical Bank Denise Nix Thompson VP, Program Director/Special Markets 270 Park Ave., 44th Fl. New York, NY 10017 Phone: 212-270-4268**  
Minority Markets Alert, v0, n0, pN/A  
Dec, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 151

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...a commitment to developing banking relationships with women and minorities of all ethnic groups. Members share research and learning, coming together from business and consumer **product** groups, mortgage **banking**, marketing, and community relations. Through workshops and trade fairs the committee fosters people-to-people contact and has developed a large **network** of community-related initiatives. The direct sales force is **multilingual** and brochures are printed in **different languages**. Hispanic marketing specialists and ad agencies are used.

13/3,K/19 (Item 19 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03635040 Supplier Number: 45126606 (USE FORMAT 7 FOR FULLTEXT)  
**OLIVETTI JOINS ICL AS MICROSOFT EUROPEAN SUPPORT PARTNER**  
Multinational Service, n348, pN/A  
Nov 8, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 217

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
MICROSOFT, the US group which invented the highly successful MS DOS and Windows **personal computer** operating systems, has **chosen** OLIVETTI, the troubled **Italian** computer and office equipment producer, as its second service and support partner for desktop systems in Europe. At the beginning of this year, it had...

...and outsourcing to service partners. In a far more important deal unveiled on October 13, MICROSOFT said it had paid USD 1.5 billion for

INTUIT , the US maker of the best-selling **Quicken** personal finance software, in one of the biggest-ever software acquisitions.

13/3,K/20 (Item 20 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03554799 Supplier Number: 44992421 (USE FORMAT 7 FOR FULLTEXT)  
**SYSTEMS UNION PICKS UP RIGHTS TO MADISUN FROM YORKSHIRE PARTNER**

**PRODUCTIVITY SOLVED**  
Computergram International, n2500, pN/A  
Sept 14, 1994  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 271

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...software from long-term collaborator Productivity Solved Ltd of Yorkshire. The company's SunSystems software range has begun to make inroads into large companies needing **multi -language** and multi-currency features, but unlike competitors such as Tetra Technologies Ltd, Oracle Corp and SAP AG, it has not been able to offer a **system** that integrates the **financial** software with manufacturing resource planning and stock control. Productivity Solved realised the necessity of aligning itself with an accounts company a few years ago; Systems...

...current version 5.1 of MadiSun, which runs on IBM Corp's RS/6000, and under Santa Cruz Operation Inc Unix and Xenix and on **personal computer networks** , will be marketed via indirect channels in the UK and worldwide by the corporate sales team. Version 6, due out in the first quarter of...

13/3,K/21 (Item 21 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03507978 Supplier Number: 44910974 (USE FORMAT 7 FOR FULLTEXT)  
**MEIGHER TEAMS WITH PEARSON, HACHETTE ON EUROPE ONLINE**

Media Daily, v2, n154, pN/A  
August 10, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 268

... has been set up in Luxembourg to plan Europe Online.

Other founding members of the service include Germany's Burda Publication Group and three Luxembourg **financial** institutions.

The **service** will offer services such as electronic mail, discussions for special interest groups as well as database access, software downloading and publishing content such as magazines and newspapers **online** in **different languages** , an announcement said.

London-based Pearson is publisher of the Economist magazine and the Financial Times newspaper. Paris-based Hachette is a diversified publishing company...

13/3,K/22 (Item 22 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03363255 Supplier Number: 44663028 (USE FORMAT 7 FOR FULLTEXT)  
**Gearing Up For Consolidation: CHANNELS**

Computer Reseller News, p62  
May 9, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade

... The agreement was designed to help expand Video Lottery's systems services and research and development. The company also became an equity partner in Inter -Bank On -line Systems Ltd., a British electronic banking system provider, and Gruppo S&M, an Italian application design and customization provider.

The company also won accounts with organizations such as Xerox Corp., USTravel, the TaxNet Governmental Communications Corp. and the United Nations High Commissioner for...

13/3,K/23 (Item 23 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03215506 Supplier Number: 44410913 (USE FORMAT 7 FOR FULLTEXT)

**Low income and telephone bills**

Communications Daily, pN/A

Feb 2, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 294

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Low income Cal. residents most often lose phone service because they fail to pay long distance bills. That's major finding of study presented to Cal. PUC Tues. by Pacific Bell. Study was conducted by Field Research Corp. on behalf of PacBell...

...Research. Other findings: (1) 69% of nonsubscribers think they could get phone if they applied; most also know they can speak with service representative in several languages. (2) Of 28% of noncustomers who have never had phone and never tried it, half said they don't need it. (3) Noncustomers tend to move often, can't afford multiple installation charges. "Connecting all Californians to the telephone network is one of Pacific Bell's top priorities," said San Francisco Area Vp Steve Coulter. He said company has "number of efforts under way" to...

13/3,K/24 (Item 24 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03136270 Supplier Number: 44280521 (USE FORMAT 7 FOR FULLTEXT)

**AST TO FOCUS ON SELLING FIRST PDA PRIMARILY TO VERTICAL MARKETS**

En Route Technology, v2, n23, pN/A

Dec 6, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 325

... once were grouped under the name "Zoomer" until trademark problems forced the companies to abandon that moniker.

Software included in the basic handheld device includes Palm Computing 's personal information management applications (address book, notebook, to-do list, calculator, dictionary, foreign language translation dictionary and thesaurus) and Intuit 's Pocket Quicken financial program. Applications are bundled in the 4 megabytes of RAM.

The PDA also includes 1 megabyte of RAM, a 7.4 megahertz processor, a ...

13/3,K/25 (Item 25 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03103865 Supplier Number: 44230538 (USE FORMAT 7 FOR FULLTEXT)  
**AST Entering PDA Arena 11/12/93**  
Newsbytes, pN/A  
Nov 12, 1993  
Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 504

... Penright and AST says most applications will run on the Model 2390 with just minor modifications.

PIM software announced from the unit will be from **Palm Computing** and includes an address book, note book, to-do list manager, travel data, calculator, dictionary, **foreign language translation** dictionary and thesaurus. **Palm Computing** has developed a similar application that ships with the Zoomer. Pocket **Quicken** financial management software from **Intuit** will also be built -in and will be linkable to the version of **Quicken** for desktop computers. There's also an option for the **America Online** electronic consumer service, and the EAASY Sabre travel service.

The Grid 2390 weighs in at 1 pound, about 1/2 kg., and has a 320...

13/3,K/26 (Item 26 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03097350 Supplier Number: 44220651 (USE FORMAT 7 FOR FULLTEXT)  
**Tandy Ships Zoomer**  
HFD-The Weekly Home Furnishings Newspaper, p102  
Nov 8, 1993  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 263

... user to send and receive e-mail, send faxes, monitor news and stock quotes, and even book airline reservations through a travel service.

The Tandy **PDA** has more than a dozen built-in applications including Pocket **Quicken** personal finance software; a full-function on-screen calculator; palm organizer software with notebook, date book/calendar, address book and world-time clock, and a **language** translator covering 26 **different languages**.

A PCMCIA slot and other software enhancements will be available soon, the company said.

The Tandy unit is designed to operate for up to 100...

13/3,K/27 (Item 27 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02924167 Supplier Number: 43950596 (USE FORMAT 7 FOR FULLTEXT)  
**GAULS CALLED BY OUTAGE: French Banks' Network Crashes**  
InformationWeek, p15  
July 5, 1993  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; General Trade  
Word Count: 345

... of payment systems at the Banque Nationale de Paris, says no figure on the amount of money lost due to the crash is available.

All **ATM** and credit-card authorizations in France are transmitted via Reseau Carte Bancaire, a non-profit **network**. For credit-card authorization, however, **French banks** have the **option** either to process their own authorizations or use an authorization server provided by Paris-based software services company Groupe Sligos. The **banks** that experienced interruptions were using a server from Sligos's **Banking Services** subsidiary. For security reasons, Sligos declines to describe the server system technology.

While only Sligos customers were hit, Carte Bancaire and Sligos can't



agree...

13/3,K/28 (Item 28 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02882634 Supplier Number: 43887947 (USE FORMAT 7 FOR FULLTEXT)  
**TANDY CHALLENGES NEWTON WITH \$700 PEN-BASED ZOOMER Z-550**  
Computergram International, n2183, pN/A  
June 7, 1993  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 303

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

Tandy Corp's contribution to the festivities comes from the other camp, the **personal digital assistant** world: the company is launching its Z-550 Zoomer, the digital assistant developed with Casio Computer Co Ltd that combines the functionality of pen and...

...lb. Driven by an unidentified iAPX-86-derived chip, the Z-550 also features substantial input from GeoWorks Inc, which supplied the Geos operating system, **Palm Computing** Inc, the pen-driven technology, plus America **Online** Inc and **Intuit** Inc. The machine runs for up to 100 hours on three standard AA alkaline batteries, and serves as an electronic note pad and includes a date book, address book, bank book, calculator, dictionary, thesaurus, world clock and **language translator**. It also includes three game applications and a reference section for US city and state information, nutrition guide, US and international dialling codes, and other...

...that Tandy thinks people on the move might find useful. It has a personal finance manager that provides money management features for recording cash expenses, **bank** account **transactions** and credit card spending. Palm's PowerInk and BackspaceInk enable data to be entered and edited much like pen on paper - or by tapping an...

13/3,K/29 (Item 29 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02841965 Supplier Number: 43823974 (USE FORMAT 7 FOR FULLTEXT)  
**KAPITI EXPANDS ELEMENTS OF EQUATION PRODUCT**  
Computergram International, n2163, pN/A  
May 7, 1993  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 153

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

Banking and dealing room software house Kapiti Ltd, London has expanded the retail banking elements of its flagship wholesale **banking** and treasury **product**, Equation, and released it as a separate but fully integrated module, Retail Advantage: like Equation, Retail Advantage is a client-server-based package, but has enhanced facilities for producing customer profitability reports, on-screen or in report form, for quality management purposes; it incorporates a real-time **automatic teller** machine gateway to provide **on-line** validation and updates of such transactions as cash withdrawals, and cheque book requests; it includes an updated version of Kapiti's front-end office automation...

...up-dating such items as commission or exchange rates; it has a fund management capability, which can map onto clearing rules worldwide; and it has **multi-lingual** capabilities, such as being able to generate **multi-lingual** customer reports; the company gave no prices for it.

13/3,K/30 (Item 30 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02606590 Supplier Number: 43464281  
**1st Fidelity pledges \$500M**  
Record (Hackensack, NJ), pC1  
Nov 19, 1992  
Language: English Record Type: Abstract  
Document Type: Newspaper; Trade

ABSTRACT:

First Fidelity Bancorp announced that it would commit \$500 mil over a 3-year period for mortgages, loans and other **financial services** for customers in the low- and moderate-income categories as part of a sweeping community-reinvestment initiative. The goal of the program is to increase **accessibility** to the bank's **services**, which range from business loans to **multilingual automatic teller** machines, said Anthony P Terracciano, chairman-president-CEO. The company plans to implement the initiative in ten urban areas in New Jersey and Pennsylvania, including ...

13/3,K/31 (Item 31 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02447853 Supplier Number: 43226310 (USE FORMAT 7 FOR FULLTEXT)  
**CompuServe, America Online Report Robust Year-End Results**  
IDP Report, v13, n30, pN/A  
August 14, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 552

... number of subscribers at beginning and end of year) was 31.5% over fiscal 1991.

CIS remains committed to international growth. In 1992 it expanded **network** access throughout Europe, enhanced local customer support and introduced customized services for individual countries. CIS added **several** German **language** services, including new computer support forums and a German language version of **CompuServe** Information Manager. CIS also added **network** access points in Munich, Frankfurt and Zurich; news, weather and **financial services** targeted to the U.K.; and **CompuServe** Pacific, an information service developed for Australia and New Zealand. CIS's efforts in Europe translated to nearly 30,000 new members by year-end. CIS will continue to install seven additional **network** access points in Europe in fiscal 1993.

Revenues Up 24% At America Online

America Online reported revenues of \$26.6 million for fiscal year ended...

13/3,K/32 (Item 32 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02322373 Supplier Number: 43042713 (USE FORMAT 7 FOR FULLTEXT)  
**In The News: GTE Extends Sovintel**  
Eastern European & Soviet Telecom Report, v3, n6, pN/A  
June 1, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 341

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...dial up the bypass digital international service from anywhere in Moscow. For a \$250 sign up fee, users can access the Switched Access Service's **multilingual** operators around the clock. Tariffs are 25 percent less than base rates from connected PABXs. Outbound base rates are \$5.50/min. to the US and \$4.05/min to Europe, over twice the standard inbound rates on calls dialing the **networks** special 501 city code. Currently 700 lines are connected through Sovintel, and AMT, Nokia's trunk mobile venture, is now using capacity on the **system**. GTE will have **invested** \$20 million in the venture by the end of this year, which is already moving into the black.

13/3,K/33 (Item 33 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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02059434 Supplier Number: 42661215 (USE FORMAT 7 FOR FULLTEXT)

**Computer contract for Cairo Bank in the Gulf**

Middle East News Network, pN/A

Jan 13, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 77

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

CAIRO Bank has chosen ICL for the introduction of its new **on -line banking system** at its branches in Abu Dhabi, Dubai, Sharjah, Ras Al Khaimah and Bahrain. The software was developed specially for the bank by ICL in Egypt and runs in Arabic and **English**. The bank has **chosen** the latest models of ICL's Open Systems Hardware, the DRS 6000 Risc UNIX machine, and the order also includes signature verification systems for each...

13/3,K/34 (Item 34 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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02006088 Supplier Number: 42574803 (USE FORMAT 7 FOR FULLTEXT)

**Macau: Bank Pioneers Online ATMs With CSSL Software 12/04/91**

Newsbytes, pN/A

Dec 4, 1991

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 364

The **bank** is the first in Macau to link **ATMs** directly to the Equation international **banking system** using Kapiti's new Equation/ATM gateway. The **ATMs** will offer a **multi -currency, multi -lingual** service with the unique ability to print immediate updates to customer's passbooks.

"CSSL has helped BCM to deliver an exceptional service to customers," said...

13/3,K/35 (Item 35 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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01876141 Supplier Number: 42381140

**BT decides to launch 'super-carrier' on its own**

Telephony, p9

Sept 23, 1991

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

Syncordia (Atlanta, GA) has been formed by British Telecom to provide outsourced international **network** services to big companies. The new firm will provide **network** management, 24-hr **multilingual** service, and customized billing and **financial** reporting. Future **services** include global numbering, cashless calling, and mobile and cellular communications. Clients will be able to talk to customer service center staff in French, Spanish, German, Japanese, or English. Syncordia's **network** control centers will be located in Atlanta, Tokyo, and London. ...

13/3,K/36 (Item 36 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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01686097 Supplier Number: 42096579  
**UK trading system helps Poland with capitalism**  
Computer Weekly, p4  
May 23, 1991  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

Bank Pekao (Polska Kasa Opiekei) (Poland), an investment bank, has chosen the Impart/2 **PC** -based share trading system from Clarke & Tilley (UK), a financial software house, to modernise its paper-based **systems**. The **bank**, which wanted to act as a broker for people wishing to invest in newly-privatised companies in Poland, needed an **on-line** system for when the Warsaw Stock Exchange reopened in April 1991. Bank Pekao is running the Impart/2 software package on a 6-terminal system based on Compaq 486 **PCs**. The bank uses the software to provide Polish investors with support in their dealing operations as well as to administer the latter's accounts. The system is used in **English** but Polish **translations** of reports are provided for customers. ...

13/3,K/37 (Item 37 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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01323453 Supplier Number: 41557151  
**BofA introduces bilingual checks**  
Orange County Register (Santa Ana, CA), pE1  
Sept 17, 1990  
Language: English Record Type: Abstract  
Document Type: Newspaper; Trade

ABSTRACT:

**Bank** of America will introduce the first bilingual checks in California in a move aimed at its growing number of Hispanic customers. The 'Pay to the...

...The checks also feature paintings commissioned by the bank from a Hispanic San Francisco artist. While consumer activists called the move a 'marketing ploy,' a **Bank** of America spokeswoman said the bilingual checks symbolize the **bank**'s commitment to the Hispanic market. The new checks are not only a first for the state's major **banks**, but also represent an attempt by the financial industry to attract Hispanic customers. Recent moves by the state's largest **banks** and savings and loans include installing bilingual **ATM** **machines** in heavily ethnic neighborhoods; printing **loan** **applications**, **checking** and **savings** **account** **applications** and **ATM** instructions in **several** **languages**; and hiring more bilingual **tellers** and executives in branches serving ethnic neighborhoods. ...

13/3,K/38 (Item 38 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)

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01214357 Supplier Number: 41398860 (USE FORMAT 7 FOR FULLTEXT)

**BRIEF DEALS: INTERNET SIGNS UP SOC GEN**

Dealing With Technology, v2, n12, pN/A

June 22, 1990

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 67

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Societe Generale, the **French** Bank, has **selected** U.S. systems house **Internet** Systems Corp., to supply its ATLAS and Capital Markets **banking systems** to four European Offices. The systems will be installed in Paris, London, Frankfurt and Madrid. The systems will also be installed in New York, and...

13/3,K/39 (Item 1 from file: 160)

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02392554

**CSC AND SAP SIGN MARKETING ALLIANCE FOR SYSTEMS INTEGRATION**

News Release November 7, 1989 p. 1

... CSC and SAP America will jointly offer the integration and implementation services required for successful information management. The R/2 system consists of fully integrated, **on-line** real-time business software for IBM's 370 platform. Modules include manufacturing, distribution and **financial** applications. The **system** incorporates unique international features, including **multilingual** and multicurrency capabilities.

13/3,K/40 (Item 2 from file: 160)

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02392289

**CONCURRENT COMPUTER USES REAL-TIME UNIX IN GLOBUS INTEGRATED BANKING SYSTEM**

Computergram International November 8, 1989 p. N/A

ISSN: 0268-716X

\*FULL TEXT AVAILABLE IN FORMAT 7 OR 9\* WORD COUNT: 339

Concurrent Computer Corp, whose European base is in Maidenhead, Berkshire, has released what it calls "the first fully integrated **banking system** for the 1990s" at the Computers in Banking Exhibition at the Barbican in London this week. The "Globus" system, which runs under real-time Unix...

...include foreign exchange, money market, funds transfer, commercial loans and securities packages, each of which provide real-time access and the ability to update information **on-line**, while a **multi-lingual** facility allows the screen text and help prompts to be received in a **language** selected by the user. Globus supports X25 and all the major **networking** protocols, and customers who have access to a particular system can connect their terminals to Globus through the public telephone **network**. The hardware for Globus is being produced at the Concurrent factory in Cork, while the software, now licensed by Concurrent, comes from its Slough plant...

13/3,K/41 (Item 3 from file: 160)

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02348855

**BRANDT INTRODUCES CONFIGURABLE PC-BASED CASH SETTLEMENT SYSTEM**

News Release September 1, 1989 p. 1

Brandt Inc. has announced the introduction of its Brandt Cash Executive (TM) PC -based cash settlement **system** for the **banking** , retail, gaming and vending industries. The system is fully user- configurable, and adapts easily to **multiple** operations, **foreign languages** and international currencies. The Brandt Cash Executive is a completely equipped and tested system comprising Tandy TL-Series (TM) computers and Brandt proprietary software and...

13/3,K/42 (Item 4 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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02070165

**Credit cards do more than pay foreign travel bills**

Northeast International Business April, 1988 p. 11,12

ISSN: 1040-9041

... to tap into the estimated \$150 bil spent by US companies each year for entertainment and travel. Therefore, domestic services becoming increasingly available worldwide include **automated teller** machines, various kinds of low-cost or free insurance when the card is used to pay for travel arrangements, private club memberships, special lounges at airports, medical and legal help, **foreign language translation** by phone, bail, secretarial services, and extra points for many frequent-traveler programs. Check the fine print for extra charges for foreign transactions. American Express...

... when overseas, but interest begins on the withdrawal date. Also, approval is needed from the US, which can be time-consuming. A chart illustrates various **financial services** offered by Diners Club, American Express, Visa and MasterCard.

...

13/3,K/43 (Item 5 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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01934979

**MTV buying 100 per cent of Telelatino**

Globe & Mail (Toronto, Canada) May 20, 1988 p. B;3

Telelatino **Network** (Toronto, ON) will be acquired by **Multilingual Television** (Toronto, ON) for C\$1.5 mil in cash. As an Italian- and Spanish-language pay-TV service started in 1984, Telelatino will also have C\$1 mil of its debt assumed by **Multilingual Television**. The cash portion of the deal represents 5% more than Telelatino's shareholders have **invested** in the **service** over the past 4 yrs. Telelatino has 165,000 subscribers mainly in Southern Ontario, British Columbia and Saskatchewan. Offering programs in languages such as Spanish, Portuguese, Greek, Chinese and English, **Multilingual Television** is hoping to take advantage of the boom in ethnic programming through its proposed acquisition of the Telelatino **Network** .

13/3,K/44 (Item 6 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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01621583

**Parlez English?.**

NEW SCIENTIST April 23, 1987 p. 32

British Telecom will test equipment to **translate languages** by end-1987. The unit is a hybrid of 2 IBM PCs , and recognizes 60 words and 408 phrases in Spanish, English, French, German and Swedish. The average person's vocabulary is about 10,000 words. Bank equipment could use similar devices to check a voice over the telephone before allowing phone **access** to **bank** computers. Another device could recognize voices for use as a door lock.

...

13/3,K/45 (Item 7 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01588697

**INTERNATIONAL INFORMATION IN NEXIS (R) EXPANDED WITH ADDITION OF UNIVERSAL NEWS SERVICES.**

NEWS RELEASE March 3, 1987 p. 12

Information straight from the United Kingdom's major newsmakers is available **online** for the first time with today's addition of Universal News Services (UNS) to the NEXIS+ news and business information service from Mead Data Central...

... monitor the financial performance of principal U.K. organizations. UNS is distributed to more than 60 countries worldwide, and releases are translated into a dozen **different languages** . The UNS file on the NEXIS service is updated daily, with new material added within 24 hours of its original release. Coverage dates back to October 1, 1986. Mead Data Central also offers PR Newswire, the United States complement to UNS, **online** in the NEXIS service. PR Newswire provides timely access to news releases issued in the United States. The NEXIS service includes the editorial content of more than 160 leading international newspapers, magazines, newsletters, wire services and other information sources. Major sources of international information available in the NEXIS **service** include **Financial Times**, The Economist, BBC Summary of World Broadcasts and the Xinhua (New China) News Agency wire service. Access to the NEXIS service and other Mead Data Central services, including the LEXIS+ legal research service, is available through custom terminals and a variety of **personal computers** , including those manufactured by IBM, AT&T, Apple, Digital Equipment, Wang, Rolm and Xerox. Reporters and editors can use NEXIS by means of a communications...

13/3,K/46 (Item 8 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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01549571

**APPLIED COMMUNICATIONS, INC ANNOUNCES RELEASE 4.0 OF BASE24-atm (R).**  
NEWS RELEASE November 17, 1986 p. 11

Applied Communications, Inc. today announced Release 4.0 of their premier BASE24 (R) product. BASE24-atm Release 4.0 will be tested at the beta site, First **Bank System** of St. Paul, Minnesota. General availability for the product is scheduled for early 1987. Since its introduction in 1982, BASE24- **atm** has been installed in over 150 institutions worldwide, and its success can be attributed to ACI's ongoing commitment to product excellence and customer support...

... state-of-the-art software while ensuring the simplification of system maintenance, operational control, maximum system performance and product integration. The new Release provides expanded **network** control of offering new device tracking capabilities and **network** auto start for performing automatic **network** start-ups with minimal operator intervention. Support for fast cash transactions have been added to offer the convenience of minimizing the transaction **selection** sequence and **Multiple Language** Support allows the BASE24 customer to support up to two individual languages at each **automated teller machine** . Also

included is support for institutions using the International Standard Organization (ISO) format. ...

13/3,K/47 (Item 9 from file: 160)  
DIALOG(R) File 160:Gale Group PROMT(R)  
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01274743

**Smart Card with 64K Chip In Works.**  
AMERICAN BANKER November 6, 1985 p. 15

... will have a 64-K, reprogrammable chip, a strip of magnetic tape, a keyboard and a display screen. It will also be compatible with existing **automated teller** machines and other electronic banking technology. Potential applications include **financial transactions**, security access, **language translation**, medical and other personal records, and military and government purposes. ...

13/3,K/48 (Item 10 from file: 160)  
DIALOG(R) File 160:Gale Group PROMT(R)  
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01163875

**VOTRAX ADDS INTERNAL SPEAKER TO TYPE-'N-TALK SPEECH SYNTHESIZER.**  
NEWS RELEASE (FOR FURTHER INFORMATION APPLY TO COMPANY INDEXED) March, 1985 p. 1,2

...a compact package. It will retain its external speaker jack to which an 8 ohm speaker may be attached. Type-'N-Talk speech synthesizers, which **translate** text into conversational **English**, have unlimited language capability and can be connected to any **personal computer** that has an RS-232 serial port. Up to 8 units can be connected to 1 terminal through a single serial interface. Applications include order-taking, **financial transactions**, games, **foreign language** instruction, assembly line monitors, burglar alarms, and verification tools for the blind. (Votrax news release) ...

13/3,K/49 (Item 1 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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09004953 SUPPLIER NUMBER: 18735858 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Service software firm in deal with Sun Microsystems. (Pegasystems Inc.) (Brief Article)**  
Kutler, Jeffrey  
American Banker, v161, n192, p16(1)  
Oct 7, 1996  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 389 LINE COUNT: 00037

... Silicon Valley company's vice president, worldwide financial services.

He said Pegasystems is suited to "organizations with global operations (that) must manage customer interactions in **different languages**, time zones, currencies, geographies, and regulatory environments ... . Together, we empower **banks** to **service** customers in new ways by using technologies such as Pegasystems' automated workflow and Sun's Java technology and the **Internet**."

"The Sun platform enables Pegasystems to deliver highly scaleable client-server solutions that are extremely cost-effective," said Pegasystems president and founder Alan Trefler. "We..."

13/3,K/50 (Item 2 from file: 148)



DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08899229 SUPPLIER NUMBER: 18590473

**Can a French payment architecture translate? (GC Tech Inc.; Internet banking and payment systems) (FutureBanking)**

Bloom, Jennifer Kingson

American Banker, v161, n158, pA6(2)

August 19, 1996

ISSN: 0002-7561

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1286 LINE COUNT: 00101

**Can a French payment architecture translate? (GC Tech Inc.; Internet banking and payment systems) (FutureBanking)**

13/3,K/51 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2001 The Gale Group. All rts. reserv.

08888571 SUPPLIER NUMBER: 18573555

**Educating investment customers. (essential techniques for promoting investments to consumers) (Column)**

Overholt, James H.

US Banker, v106, n8, p80(1)

August, 1996

DOCUMENT TYPE: Column

LANGUAGE: English

RECORD TYPE: Fulltext;

Abstract

WORD COUNT: 700 LINE COUNT: 00061

... sheet created by Consumer Action, one of California's leading consumer advocacy organizations, with funding and technical assistance from Great Western. It delineates between traditional **bank products** and securities-related **investments** available at bank offices. The piece has been **translated** into five **languages** and is distributed via Consumer Action's 2,000-strong **network** of contact organizations.

Finally, we also looked to consumer leaders to help us find ways to improve the flow of information between the investment representative...

13/3,K/52 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08823215 SUPPLIER NUMBER: 18509581

(USE FORMAT 7 OR 9 FOR FULL TEXT)

**Remote control.**

Stewart, Alan; Harler, Curt

Communications International, v23, n6, p97(4)

June, 1996

ISSN: 0305-2109

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2462 LINE COUNT: 00200

... here and we became their main outsourcing partner in Europe," he says.

And at the IBM EMEA teleservices building in Greenock, room after room of **multilingual** employees, skilled in OS/2 Warp software and Windows 95, quietly support callers from a dozen different countries. Using telecomms equipment from BT, Mercury and the IBM Global **Network**, agents have multi-text windows to help identify **product** defects.

**Banking** on Cheaper Costs

It took time for Lloyds Bank to realise the potential of teleservices but its 1995 merger with TSB brought it quickly into...

13/3,K/53 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08469497 SUPPLIER NUMBER: 17983815 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Three offer Net wares. (NEC Technologies, HP, Globalink) (Product Announcement)**

Lange, Larry

Electronic Engineering Times, n888, p86(1)

Feb 12, 1996

DOCUMENT TYPE: Product Announcement ISSN: 0192-1541 LANGUAGE:

English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1534 LINE COUNT: 00123

ABSTRACT: NEC Technologies, HP and Globalink Inc each announced new **Internet** -oriented products at the 1996 **Internet** Home and Office Expo in New York City. NEC's new **Internet** Business Unit unveiled PrivateNet, a \$14,950 turnkey firewall server that can be set up in less than a day and safeguards internal **networks** from outside attack. Company officials say that PrivateNet's hybrid architecture, which uses sockets for outbound connections and application-specific proxy servers for inbound connections ...

...competition. HP announced that its Web site will offer a 'virtual financial district' offering users easy access to market trends and to the company's **systems** for **financial**, **banking** and insurance markets. Globalink introduced a **translation** package integrating its **language** - **translation** technology with Netscape Navigator. The product will use next-generation technology code-named Barcelona and will be available to buyers of the \$895 Telegraph product.

13/3,K/54 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08345953 SUPPLIER NUMBER: 17905260 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**COGENT: on the wings of IDEAS. (interview with Cogent Information Systems head Robin Hodgkins) (Interview)**

Williams, Kathy; Hart, James

Management Accounting (USA), v77, n5, p57(4)

Nov, 1995

DOCUMENT TYPE: Interview ISSN: 0025-1690 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3832 LINE COUNT: 00290

...ABSTRACT: manufacturing systems based on Prime Computer. In the 1990s, the company is now concentrated on making accounting systems called IDEAS (International and Domestic Enhanced Accounting **System**) and FMS ( **Financial** Management **System**) which are both PC -based. Since this shift, Cogent is now involved not only in **financial** **systems** consultancy but also in **financial** **systems** development. Hodgkins believes that what set his company apart from competitors are vision and focus, and always avoiding to produce generic solutions. He is currently trying to engender in Cogent the M-6 philosophy, which stands for Multinational, Multicurrency, Multicompany, Multipartner, **Multilingual** and Microsoft.

13/3,K/55 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08230328 SUPPLIER NUMBER: 17640017 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**IBEX system links buyers to global business community. (International Business Exchange client software system)**

Purchasing, v119, n5, p23(4)

Oct 5, 1995

ISSN: 0033-4448 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 820 LINE COUNT: 00068

... legal and financial points, you begin an electronic negotiation with the South American supplier. You don't speak Spanish, and the supplier

has only limited **English**. The computer **network** **translates** for you. Once you close the deal, you use the **network** once again to contract for freight and customs **brokerage services**. When you receive the goods from the supplier, you use the **network** to pay. You're a global sourcing manager and you haven't left your desk.

Far-fetched? Think again. The International Business Exchange (IBEX) already...

13/3,K/56 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08132267 SUPPLIER NUMBER: 17415305 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Not-so-cosy corner. (proactive correspondent banking in response to change) (Correspondent Banking)**  
Mainelli, Michael  
Banker, v144, n823, p87(2)  
Sep, 1994  
ISSN: 0005-5395 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1535 LINE COUNT: 00136

... 24-hour support and/or voicemail, specific promotions, trade information support, internal promotion of activities to generate ideas?

\* Information systems: are statements well laid out, **multi -lingual**, total across the client's subsidiaries? Are all inter-bank contacts, e.g. treasury, known about? Is there an IT plan that supports correspondent **banking**, e.g. rich **products** and flexible systems, or inexpensive products and high-volumes? Will the plan be delivered? Are local systems geared to small numbers of important clients, e.g. integrated wordprocessing and mailing databases? Is correspondence **online**? Are subsidiary systems, e.g. SWIFT, producing control reports?

\* Performance measurement: are statistics run, e.g. regression on "visits made" to "vostro balance increases", "client..."

13/3,K/57 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08120915 SUPPLIER NUMBER: 17376743 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Citibanking the world.**  
Chia, Pei-yuan  
Bank Management, v71, n4, p30(5)  
July 17, 1995  
ISSN: 1049-1775 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2385 LINE COUNT: 00198

... all bank branches. But our CATs kept operating. And so the slogan, "The Citi Never Sleeps," became reality to millions of New Yorkers.

When other **banks** got into **ATMs** in a big way, we stayed in front by adding services on our **machines** to help consumers manage their money: CDs... mutual funds... statement printing... **bill paying** ... credit-card details... even stock purchasing - all in **multiple languages**. Now our newest terminals even help consumers set financial strategies.

We've never underestimated the importance of personal contact in our customer relationships, but we...

13/3,K/58 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08111991 SUPPLIER NUMBER: 17353707 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**A conversation with Rosabeth Moss Kanter. (interview with management author) (Interview)**  
Hodgetts, Richard  
Organizational Dynamics, v24, n1, p56(14)

Summer, 1995

DOCUMENT TYPE: Interview

ISSN: 0090-2616

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6747

LINE COUNT: 00537

... lots of battles everywhere in the world between the cosmopolitans and locals. I'll give you an example from one of my favorite Southeast Asian **networks**. The organization is an Indonesian business group, founded by an overseas Chinese family, with a second headquarters in Hong Kong. The group is active throughout the Pacific Rim in **financial services**. It is building two suburbs outside of Jakarta - ...questions about English; they want to teach 80 percent of the classes in English, and Jakarta has just passed an ordinance banning the use of **foreign languages** from billboards. So there's a real language backlash. It's the sense that there's too much English, too much Japanese, etc., and the...

13/3,K/59 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08069775 SUPPLIER NUMBER: 17192787 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**ENORMOUS OPPORTUNITIES BECKON FOR EUROPEAN DEVELOPERS OF CD-ROM MULTIMEDIA SOFTWARE.**

Computergram International, pCGN08180007

August 18, 1995

ISSN: 0268-716X

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1320

LINE COUNT: 00108

... Windows95 do not require extensive cultural tailoring and are thus relatively cheap to localise given their ultimate revenue return.

Slovenian

Microsoft automatically localises its top **personal computer** business software packages, Windows, Word and Excel, into 18 languages, including Slovenian, said Microsoft Europe president Bernard Vergnes. But products that rely on cultural or...

...domination because local expertise is critical," said Han Klinkspoor, vice-president, Europe, for Claris Corp, the software company created and owned by Apple Computer Inc. "**Intuit**, for example, rewrote **Quicken** locally and gave it to a distributor to launch. But it's more than just a localisation for those products; it's really a rewrite from the ground up."

**Quicken**, the best-selling package of its kind in the US, is designed to track household and small business finances and taxes. The US government, concerned about Microsoft's influence in **personal computer** software, blocked it from acquiring **Intuit** earlier this year. European developers of content-rich software, particularly CD-ROM titles, have more than just the necessary local expertise, said Thomas Gaida, general manager for Software Resource of Jet Computer Systems GmbH in Cologne. Most of them own "content" that already exists in **multiple languages**, eliminating entirely any localisation costs. As a result, he said, they "are starting to set a price point for products that the big players could..."

13/3,K/60 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08034091 SUPPLIER NUMBER: 17383124 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Global reach by Australian banks: correspondent banking networks, 1830-1960.**

Merrett, D.T.

Business History, v37, n3, p70(19)

July, 1995

ISSN: 0007-6791

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 9176

LINE COUNT: 00754

... trade.

Branching or multinational banking was a clearly preferred mode to a correspondent relationship if Australian banks wished to involve themselves in offering an 'intermediation' **service** overseas. **Financial** intermediation **transactions** are far more complex than those involved in international payments and collections, and require highly specific assets, particularly knowledge of the creditworthiness of borrowers. Moreover, contracting these sorts of **banking services** to agents presented great difficulties. While it was possible to use agents to collect deposits, as many Australian banks had done in Scotland in the...

...was also more uncertain as the result of a lending decision made by an agent might not be known for years. However, building a branch **network** overseas to provide **financial** intermediation **services** as well as those of international transactions involved a number of heavy costs. ...these were a powerful barrier to entry to Australian bankers considering entering foreign markets as their range of experience in international business, and skills in **foreign languages** and culture, was limited.

Why did Australian banks not open branches abroad other than in London and the islands to its near north? The decision...

13/3,K/61 (Item 13 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07917397 SUPPLIER NUMBER: 16938215 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The question: will the dogs eat the dog food? (consumer acceptance of online marketing channels)

Rabkin, Barry

National Underwriter Life & Health-Financial Services Edition, n22, p18(2)

May 29, 1995

ISSN: 0893-8202 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1043 LINE COUNT: 00082

... going into partnership with Wells Fargo bank and Netscape Communications Corporation to develop a more secure environment of payi for the grape over the online **service**.

**Financial service** firms aren't standing still but not many are causing that great a ripple in these new waters. Naturally, Citicorp is at the vanguard. Not satisfied with **multi-language ATMs** or their more than capable **screen phones** in the home, Citicorp is also working on a magnetic card reader for the home **screen phone** so that people can swipe in the privacy of their own home. **Bank** of Boston, Banc One, Corestates and other **banks** are also quickly getting into the **screen phone** act.

Across the pond, Barclay Bank's chairman has already gone on record saying that multimedia is the next technology they must master if the...

13/3,K/62 (Item 14 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07760732 SUPPLIER NUMBER: 16735170 (USE FORMAT 7 OR 9 FOR FULL TEXT)

SoftEx spotlight shines on smaller ISVs. (SoftEx accounting software conference) (Product Announcement)

Greenberg, Ilan

InfoWorld, v17, n13, p32(2)

March 27, 1995

DOCUMENT TYPE: Product Announcement ISSN: 0199-6649 LANGUAGE:

ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 531 LINE COUNT: 00042

...ABSTRACT: be releasing an upgrade to its Scala For Windows, which will be priced at \$20,000 to \$60,000 per site and will include enhanced **multiple language** versions with extensive worldwide support and enhanced multicurrency. Concepts Dynamic Inc is introducing a new application for its CDI **Financial Control System** called CDI Purchasing, which will be priced starting at \$17,500 and provides support for multiple currencies and

on -line requisition s us tracking.

13/3,K/63 (Item 15 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07585349 SUPPLIER NUMBER: 15872386 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Democratic banker loses Wisconsin race. (Christopher Eager) (Spare Change)**  
**(Column)**  
Bronstein, Barbara; Epstein, Jonathan; Rhoads, Christopher  
American Banker, v159, n222, p6(1)  
Nov 17, 1994  
DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 420 LINE COUNT: 00035

... the Fort Lauderdale Convention Center is discussing the  
over-exploitation and extinction of wildlife around the globe.

BankAtlantic will offer delegates a wide range of **banking services**  
, including **multilingual automated teller** machines, currency exchange  
for more than 20 foreign currencies, and wire transfers to and from  
anywhere in the world.

"Extinction is forever," branch manager Mary...

13/3,K/64 (Item 16 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07549061 SUPPLIER NUMBER: 16340554 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Taking EDI to the bank. (electronic data interchange in the banking**  
**industry)**  
Box, Richard E.  
Journal of Retail Banking, v16, n3, p36(5)  
Fall, 1994  
ISSN: 0195-2064 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2967 LINE COUNT: 00240

... damaged the growth of a significant service industry -- VAN  
operators that translate EDI messages from one format to another. Gateway  
software often runs on a **PC** located at the user's site, and it connects  
to multiple **networks** (VANs). Security risks are reduced by this ability  
to send and receive over more than one **network** because a remote  
connection between two VANs generally does not permit acknowledgments that  
notify the sender of a successful transmission. For **financial**  
**transactions**, this audit trail is paramount. VAN operators bill  
differently, some charging for sending, and some for both sending and  
receiving; thus the multi-VAN capability...

13/3,K/65 (Item 17 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07481834 SUPPLIER NUMBER: 15637271 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Citibank equips itself for international clientele. (Citibank F.S.B.)**  
Levine, Daniel S.  
San Francisco Business Times, v8, n47, p4(1)  
July 22, 1994  
ISSN: 0890-0337 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 596 LINE COUNT: 00047

... can offer advice and assistance with a range of financial issues  
from investments to loan products.

The branches also feature a line of powerhouse multilingual **ATM**  
**machines** with full-color touch screens for customers who want speed  
without concern for personalized service. These **machines** allow customers

to obtain information on any of their Citibank accounts including credit cards, mortgages, mutual funds, stocks, as well as **checking** and **savings accounts**.

Rather than being placed outside the bank, the ATMs are in an enclosed vestibule that allows a secure and well lit area for customers to...

13/3,K/66 (Item 18 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07316133 SUPPLIER NUMBER: 14775614 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Low income Cal. residents most often lose phone service because they fail to pay long distance bills. (Telephony)**  
Communications Daily, v14, n22, p8(1)  
Feb 2, 1994  
ISSN: 0277-0679 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 316 LINE COUNT: 00024

TEXT:

Low income Cal. residents most often lose phone service because they fail to **pay** long distance **bills**. That's major finding of study presented to Cal. PUC Tues. by Pacific Bell. Study was conducted by Field Research Corp. on behalf of PacBell...

...Research. Other findings: (1) 69% of nonsubscribers think they could get phone if they applied; most also know they can speak with service representative in **several languages**. (2) Of 28% of noncustomers who have never had phone and never tried it, half said they don't need it. (3) Noncustomers tend to move often, can't afford multiple installation charges. "Connecting all Californians to the telephone **network** is one of Pacific Bell's top priorities," said San Francisco Area Vp Steve Coulter. He said company has "number of efforts under way" to...

13/3,K/67 (Item 19 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07308528 SUPPLIER NUMBER: 15157225 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**How to choose a PDA. (personal data assistant) (Compute's Getting Started With: Portable Computing) (Buyers Guide)**  
Mann, Thomas O.  
Compute, v16, n5, p60(2)  
May, 1994  
DOCUMENT TYPE: Buyers Guide ISSN: 0194-357X LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 639 LINE COUNT: 00049

... ins include a complete personal organizer system, a note taker, a sketch pad, and the GEOS operating system which runs Pocket Quicken and an America **Online** front end (requiring the optional modem). They contain a wealth of additional information, including a dictionary, thesaurus, 26-**language word translator**, calculator with currency exchange functions, and much more--even a copy of the Constitution.

Their handwriting recognition is character based, resulting in less amusing but...

13/3,K/68 (Item 20 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07266881 SUPPLIER NUMBER: 15283071 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**S&A'S NINTH ANNUAL SURVEY OF PROPRIETARY EFT NETWORKS FINDS INCREASES IN MOST MEASURES OF EFT ACTIVITY**  
PR Newswire, p0527AT002  
May 27, 1994

LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 1394      LINE COUNT: 00154

... and POS transactions forecasts provided by survey respondents to be attainable given current market conditions.

S. Kere Lewis, Executive Vice President of the Atlanta-based **financial services** consulting firm, said, "Greater numbers of consumers are becoming increasingly comfortable with ATMs as evidenced by the continued growth in most measures of EFT activity...

...are developing alternative strategies to raise customer usage and distinguish themselves from their competitors. It is apparent that many institutions are beginning to view their **networks** as complete information centers and implementing a myriad of enhancements accordingly. A wide range of ATM add-ons are planned for 1994 by many of the survey respondents, including check cashing, statement printing, postage stamp and coin dispensing, **multi - lingual** customer processing and check ordering. In fact, 86% of respondents indicated that some form of ATM upgrade or complete replacement of ATM terminals is anticipated...

13/3,K/69      (Item 21 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07241236      SUPPLIER NUMBER: 15169629      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**World airline directory 1994. (Directory)**  
Flight International, v145, n4413, p35(77)  
March 23, 1994  
DOCUMENT TYPE: Directory      ISSN: 0015-3710      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 20460      LINE COUNT: 09716

... 148, Port Vila, Vanuatu, South Pacific.

Tel: +678 23838; fax: +678 23250; telex: 1117 AIRVAN NH; SITA: VLIDONF, VLIOZNF.

Air Vegas [6V] operates scheduled passenger **services** from its Las Vegas base.

Fleet: three Beech 99, four Cessna 402.

Executives: president/general manager, James Petty; VP, Dale Claxton; directors; operations, James Cruson...

84; fax: +94 (1) 20 451; telex: 21721, 22870 COMAIR CE.

Henson Airlines [US] operates as a USAir Expresscarrier. The airline operates a 42-point **network** of scheduled passenger services stretching from Boston to Florida and the Bahamas.

History: the company was founded in 1931 and is now a wholly owned... Chile,

Montevideo, Lima, Quito, Bogota, Caracas, Santo Domingo, Havana, Cancun, Mexico City, Moscow, Tokyo, Miami, New York, Los Angeles, Toronto and Montreal. An extensive domestic **network**

is also provided:

Almeira, Arrecife, Barcelona, Bilbao, Granada, Ibiza, Jerez, La Coruna, Las Palmas, Madrid, Mahon, Malaga, Melilla, Murcia, Oviedo, Palma, Puerto del Rosario, San...

...Islands, Frankfurt, Glasgow, Gothenburg, Hamburg, London, Luxembourg, Milan, Munich, New York, Orlando, Oslo, Paris, Salzburg, Stockholm, Vienna and Zurich. It also operates an extensive domestic **network**

linking Reykjavik with ten destinations in Iceland. Charter operations are mainly to Greenland and the Mediterranean.

Fleet: three Boeing 757-200ER, four 737-400 (high...

98 (21) 600 9111; fax: +98 (21) 600 3248; telex: 212795 IRAN IR.



Iran Asseman Airline [IRC], has added the ArdebilAbadan route to its domestic **network** of scheduled services to 21 destinations, as well as domestic and international charter. It has leased two F28-1000s from TAT.  
History: formed after the...

...It operated scheduled passenger and cargo services before the 1991 Gulf War, from Baghdad to the Middle East, Europe, Asia and North Africa. A domestic **network** was also operated. Attempts were made to restart internal flights in May 1991 and permission was granted by the UN for the operation of helicopters...

...by the re-named airline. International scheduled passenger and cargo services are operated from Tripoli to African, European and Middle Eastern destinations. A comprehensive domestic **network** is also operated.

History: the airline was formed in 1964 as Kingdom of Libya Airlines and operations started in October 1965. Jamahiriya Air Transport was ...Chiyoda-ku, Tokyo 100,

Japan.

Tel: +81 (3) 3284 2112,3; fax: +81 (3) 3284 2120; telex: 24827.

Japan Air System [JD] operates scheduled domestic **network**

, of 66 routes

to 38 cities. Charter services are also provided throughout Southern Asia.

History: formerly known as Toa Domestic Airlines, the carrier was formed...

13/3,K/70 (Item 22 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

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07216930 SUPPLIER NUMBER: 15295420 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**DM 2.4 billion Siemens microchip plant project for Dresden.**

Economic Review, v25, n1, p47(2)

Jan, 1994

ISSN: 0531-8955

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 466 LINE COUNT: 00037

... be based under one roof to allow a faster and more flexible response to technological developments, company officials said.

The production centre, scheduled to be **on line** by early 1996, is expected to have an annual turnover of DM1bn. It will make 64-megabyte memory chips and the 256-megabyte chip used...

...telecommunications, mobile telephones and the car industry. Mr. von Pierer said "worldwide" exports would account for most of the plant's output. Siemens intends to **invest** and organise **production** alone in Dresden, but Mr von Pierer added that "the door would be left open" for potential partners, including Toshiba, the **Japanese** electronics group.

Siemens **chose** Saxony instead of expanding outside Germany after lengthy negotiations with Mr. Kurt Biedenkopf, the state's prime minister, who is adept at cutting through red...

13/3,K/71 (Item 23 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

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07189678 SUPPLIER NUMBER: 14805368 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Casio Z-7000; Tandy Z-PDA. (personal digital assistants) (Hardware Review)**

(Evaluation)

Atkin, Denny

Compute, v16, n3, p104(2)

March, 1994

DOCUMENT TYPE: Evaluation

ISSN: 0194-357X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 937 LINE COUNT: 00071

... more intimidating to those who haven't used computers, but the familiar interface actually flattens the learning curve for those of us already accustomed to PCs. The software applications built into the machine's 4MB of ROM include a calendar/to-do list, address book, calculator and measurements conversion tool, dictionary, thesaurus, notepad, a spelling checker, and three games. You'll also find some small but handy reference programs, such as a 1,000-word **translator** that features **languages** such as Serbo-Croatian, as well as listings of U.S. Holidays and telephone area codes. Travelers with expense accounts will love Pocket **Quicken**, a financial manager that can transfer its data to the fullblown desktop version of **Quicken**. Data and programs are stored in 1MB of RAM, 352K of which is available as a RAM disk.

One big advantage the Casio and Tandy...

13/3,K/72 (Item 24 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07161384 SUPPLIER NUMBER: 14845371 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Deluxe Data introduces advanced ATM tools. (software for automated teller machines) (Management Strategies) (Brief Article)**

American Banker, v159, n1, p15A(1)

Jan 3, 1994

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 641 LINE COUNT: 00053

TEXT:

Milwaukee-based Deluxe Data Systems Inc. introduced a new line of **automated teller** machine software and service modules designed to support advanced self-**service banking**. The new components include stop payment functions and statement printing, as well as a check reordering feature and **multiple language** screens. Deluxe Data is also offering a module to handle noncash products such as stamps, scrip, and gift certificates.

13/3,K/73 (Item 25 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07158926 SUPPLIER NUMBER: 15000122 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Zoomer is full of sound and fury, signifying little. (Casio Zoomer personal digital assistant) (Moving Target) (Column)**

Gore, Andrew

MacWEEK, v8, n1, p40(1)

Jan 3, 1994

DOCUMENT TYPE: Column ISSN: 0892-8118 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 598 LINE COUNT: 00045

ABSTRACT: Casio Inc's Z-7000 'Zoomer' **personal digital assistant** is sophisticated but not especially useful for mobile business people. It includes the GeoWorks operating system and an unusual amount of software in its 4Mbytes of ROM, including a **language translator**, a Forms computer, a scaled-down version of the **Quicken** personal-finance application and three games. The \$600 unit is annoyingly slow and difficult to navigate. Icons are used to launch applications, but the menus...

13/3,K/74 (Item 26 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06778007      SUPPLIER NUMBER: 14774781      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Systematic approach to CRA takes study, follow-through. (Community  
Reinvestment Act) (Column)**  
Nadler, Paul  
American Banker, v158, n230, p7(1)  
Dec 3, 1993  
DOCUMENT TYPE: Column      ISSN: 0002-7561      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 614      LINE COUNT: 00049

... points and searching out innovative ways to exploit them.  
For example, ways were found to exploit one of the bank's main assets  
- location.

The **bank**, adjacent to a major supermarket at a busy intersection  
and serving a **multilingual** community, could greatly enhance its services  
by installing a bilingual **ATM** inside the supermarket and improving both  
signage and **access** to the **bank** through the supermarket.

Know your customer. Zinn Graves recommended several ways - surveys  
and other data-gathering techniques - for the bank to update its retail and  
...

13/3,K/75      (Item 27 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06757518      SUPPLIER NUMBER: 14658987      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Products that need no hyping: from a CD jukebox to a do-it-all camera, the  
latest in high-tech finds. (Personal Tech Guide: '94) (Buyers Guide)**  
Flynn, Mary Kathleen; Wiener, Leonard  
U.S. News & World Report, v115, n21, p113(4)  
Nov 29, 1993  
DOCUMENT TYPE: Buyers Guide      ISSN: 0041-5537      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3144      LINE COUNT: 00226

... fault with the sound--among other things, the bass could stand more  
body. But the overall rendition of music is pleasant.

#### SMART COMPUTING

\* **TANDY ZOOMER PERSONAL DIGITAL ASSISTANT** (\$699). Less glamorous  
than the Apple Newton among the new "**personal digital assistants**,"  
the Tandy Zoomer makes up in usefulness what it lacks in sex appeal. The  
\$699 Zoomer, also sold as the Casio Z-7000, starts with...

...datebook, for instance, lets you attach to-do lists and handwritten  
sketches. A reference section includes a dictionary, thesaurus and spell  
checker, plus a **26-language translator**. There's a slimmed-down version  
of **Quicken**, the popular personal finance package, easy access to the  
**America Online** service, and three games (Pyramid, Solitaire and Uki). You  
enter data by writing on the touch-sensitive screen or by picking out  
letters on displayed...

...boxes, as Newton does. You should have moderate success by printing very  
carefully with the undersized stylus. The Zoomer will run far longer than  
other **PDA**s --at least 100 hours on AA batteries, according to Tandy.  
Trade-offs include slow response time and a dim screen because of the lack  
of...

13/3,K/76      (Item 28 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06752107      SUPPLIER NUMBER: 14290309      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**THE VIDATRON GROUP ANNOUNCES JOINT VENTURE COMPANY**  
PR Newswire, p1110LA018  
Nov 10, 1993  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT

... companies to market through international trade venues.

The business case for ETS will be based on the strength and durability of the new IBM Ultimedia kiosk . The kiosks are multilingual , will use high definition video, audio and graphics technology, and will contain a virtually unlimited number of interactive video presentations. Presentations will be designed to...

...full motion picture interactive program. Utilizing a simple touch screen, users can browse through industry directories and individual company profiles to learn about products and services , joint venture and investment opportunities.

ETS will have its commercial launch at COMDEX in Las Vegas from Nov. 15 to 19 and at the Canadian Computer Show and Exposition...

13/3,K/77      (Item 29 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06730763      SUPPLIER NUMBER: 14472098      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Zoomer doesn't zoom, but for some users this PDA makes sense. (Tandy, Casio and Palm Computing's personal digital assistant) (Mind the Gap) (Hardware Review) (Column) (Evaluation)**  
Louderback, Jim  
PC Week, v10, n42, p150(1)  
Oct 25, 1993  
DOCUMENT TYPE: Evaluation      ISSN: 0740-1604      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 621      LINE COUNT: 00046

... down menus for "iconclasts."

Along with the obligatory world-time map, the Zoomer comes with a number of other applications, including a pen version of **Quicken** , a fully functional **America Online** client, a dictionary, and a **language translator** . **Quicken** seemed to work well, although numbers must be entered carefully. The **America Online** application was a bit buggy and had a character-based look and feel. You will be able to send only terse, three-word mail messages...

13/3,K/78      (Item 30 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06720117      SUPPLIER NUMBER: 14212437      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**FEDERAL RESERVE APPROVES VALLICORP'S MERGER WITH PACIFIC BANCORPORATION; VALLICORP'S BANK OF FRESNO PASSES CRA EXAMINATION; 'MOU' LIFTED**  
PR Newswire, p1006NY031  
Oct 6, 1993  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 773      LINE COUNT: 00065

... demonstrates the kind of commitment our company has to serving all our banking clients.

"We feel that no other bank in our market matches the **services Bank** of Fresno offers under the spirit and objectives of the Community Reinvestment Act. Several new programs -- designed specifically for low -- and moderate -- income families and multi-ethnic communities -- along with our bilingual employees and our plans for **multi -language automated tellers** , represent only a portion of what we are doing to serve customers better," McGowan said.

Certain deficiencies under CRA caused Bank of Fresno to receive...

13/3,K/79      (Item 31 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB

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06586662 SUPPLIER NUMBER: 14652670

**Bank opts for SA software. (Bank of Lisbon International buys Kapiti Ltd.'s integrated software package) (Banking and Finance)**

Koffi, James

African Business, n183, p36(1)

Dec, 1993

ISSN: 0141-3929

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

ABSTRACT: The **Bank** of Lisbon International has purchased Kapiti Ltd's integrated software package Equation to improve its customer service system. The software is specialized for **banking systems** and features an **ATM** gateway and Cashier **System** to automate **banking** operations. Equation promises to improve the Portuguese **bank**'s losses by encouraging productivity. The software system's **multilingual** capabilities will also allow the **bank** have client documentation in other countries.

13/3,K/80 (Item 32 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06475031 SUPPLIER NUMBER: 13938253 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Tiny Zoomer PDA is application rich. (Tandy and Casio introduce Zoomer personal digital assistant) (Product Announcement)**

Lee, Yvonne

InfoWorld, v15, n24, p32(1)

June 14, 1993

DOCUMENT TYPE: Product Announcement

ISSN: 0199-6649

LANGUAGE:

ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 354 LINE COUNT: 00027

ABSTRACT: Tandy Corp and Casio Inc have jointly introduced the Zoomer, a new **personal digital assistant (PDA)** that includes built-in communications, reference and organizer software. The product includes a condensed version of Intuit Inc's Quicken financial management package; the America Online **online** service; and a powerful application suite from **Palm Computing** that provides a dictionary, spelling checker, thesaurus, **language translator**, two calculators, travel information and personal information manager (PIM) tools. It uses the GeoWorks operating system and is operated by touching icons beneath the screen...

13/3,K/81 (Item 33 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06182805 SUPPLIER NUMBER: 12985279 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Billing systems: they aren't just for billing anymore.**

Mishkoff, Hank

Cellular Business, v9, n12, p24(6)

Nov, 1992

ISSN: 0741-6520

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 6390 LINE COUNT: 00527

... standalone PCs to IBM minicomputers, depending on the number of subscribers.

Features of 10X include: lead analysis, with automatic flow-through to the billing system; **credit applications** and deposits, including an **on-line** credit bureau interface; collections, featuring **on-line** inquiry and automatic notice generation; traffic analysis, which produces reports such as trunk usage and call volume; a switch interface, which supports equipment from a variety of manufacturers; and international billing, involving screens and reports in **multiple language**,

ITDS' customers appreciate 10X's "extraordinary flexibility;" according to Jim O'Neill, ITDS' vice president of operations. Customers can easily design and implement new pricing...

13/3,K/82 (Item 34 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

05917531 SUPPLIER NUMBER: 12383005 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The world in your hands. (Global Securities Manager, multicurrency transactions software) (Bank Technology Update: Product of the Month)**  
Bankers Monthly, v109, n4, p26(1)  
April, 1992  
ISSN: 0005-5476 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 319 LINE COUNT: 00029

...ABSTRACT: for banks to invest in a variety of securities in foreign markets, to minimize risks and increase profitability. To facilitate processing of international securities, SunGard **Financial Systems** Inc developed the Global Securities Manager, a computer software that automates all aspects of multicurrency deals and simplifies and combines all office processing, including clearing functions. It also has **network** capabilities to enable access to **multi -language** support an specific country requirements.

13/3,K/83 (Item 35 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

05886461 SUPPLIER NUMBER: 12109532 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Keeping the corporate customer happy. (how the Commercial Bank of New York services its corporate clients) (Company Profile)**  
Berman, Jacob  
Bankers Monthly, v109, n3, p23(3)  
March, 1992  
DOCUMENT TYPE: Company Profile ISSN: 0005-5476 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1635 LINE COUNT: 00133

... Commercial Bank's officers is multilingual and, given the bank's relationship with other banks around the world, its customers have access to a global **network** of **financial services** . As a result, many corporate customers either have business interests abroad or deal extensively with foreign suppliers or customers.  
While the five traits listed above...

13/3,K/84 (Item 36 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

05884145 SUPPLIER NUMBER: 12254965 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Competition and integration among complements, and network market structure. (Symposium on Compatibility)**  
Economides, Nicholas; Salop, Steven C.  
Journal of Industrial Economics, v40, n1, p105(19)  
March, 1992  
ISSN: 0022-1821 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 7055 LINE COUNT: 00579

... the components are closer substitutes.

REFERENCES  
Allen, R. G. D., 1938, Mathematical Analysis for Economists, St. Martin's Press, New York. Baxter, W. F., 1983, **Bank** Interchange of **Transactional** Paper: Legal and Economic Perspectives', Journal of Law and Economics, Vol. 26, pp. 541-588. Cournot, A., 1927, Researches into the Mathematical Principles of the Theory of Wealth, original published in **French** (1838), **translated** by Nathaniel Bacon, New York: Macmillan.  
Economides, N., 1989a, 'Desirability of Compatibility in the Absence of

**Network Externalities**', American Economic Review, Vol. pp. 1165-1181.  
 Economides, N., 1989b, 'Symmetric Equilibrium Existence and Optimality in Differentiated Products Markets', Journal of Economic Theory, Vol. 47(1), pp. 178-194. Economides, N., 1989c, 'Variable Compatibility Without **Network Externalities**', mimeo., August. Economides, N., 1991a, 'Compatibility and the Creation of Shared **Networks**', in M. Guerrin-Calvert and S. Wildman (eds.), Electronic Services **Networks** : A Business and Public Policy Challenge, Praeger Publishing Inc., New York. Economides, N., 1991b, 'Duopoly Bundling', mimeo., August. Economides, N. and Salop, S. C., 1991, 'Competition and Integration Among Complements and **Network Markets Structure**', Discussion Paper EC-91-2, Stern School of Business, N.Y.U. Gilbert, R., 1991, 'On the Delegation of Pricing Authority in Shared **ATM Networks**', in M. Guerrin-Calvert and S. Wildman (eds.), Electronic Services **Networks** : A Business and Public Policy Challenge, Praeger Publishing Inc., New York. Kauper, T., 1988, 'Opinion of the Arbitrator, in the Matter of the Arbitration between...

...BNA, Antitrust and Trade Regulation Reporter, 55 (August 25, 1988), pp. 340-373. Matutes, C. and Regibeau, P., 1988, 'Mix and Match: Product Compatibility Without **Network Externalities**', Rand Journal of Economics, Vol. 19, pp. 221-234. Matutes, C. and Regibeau, P., 1992, 'Compatibility and Bundling of Complementary Goods in a Duopoly', this issue Journal of Industrial Economics. Phillips, A., 1987, 'The Role of Standardization in Shared **Bank Card Systems**', in H. L. Gabel (ed.), Product Standardization and Competitive Strategy, pp. 263-273. Salop, S. C., 1990, 'Deregulating Self-Regulated Shared **ATM Networks**', Economics of Innovation and New Technology, Vol. 1, pp. 85-96. Salop, S. C., 1991, 'Evaluation **Network Pricing Self-Regulation**', in M. Guerrin-Calvert and S. Wildman (eds.), Electronic Services **Networks** : A Business and Public Policy Challenge, Praeger Publishing Inc., New York. Salop, S. C., 1979, 'Monopolistic Competition with Outside Goods', Bell Journal of Economics, Vol...

13/3,K/85 (Item 37 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05454277 SUPPLIER NUMBER: 11343601 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**British Telecom Pathfinder launched as Syncordia. (telecommunications service for voice, image and circuit-switched data)**

Computergram International, n1766, CGI09200005

Sept 20, 1991

ISSN: 0268-716X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 560

LINE COUNT: 00044

... awaited Pathfinder initiative was revealed yesterday in the most uncommunicative announcement this year. It was widely known that the company was planning a global managed **network** offering and that it was trying to get the Deutsche Bundespost Telekom and Nippon Telegraph & Telephone Corp to participate. In the event Pathfinder turns out...

...the rest of a presentation. True to predictions, Atlanta, Georgia-headquartered Syncordia is aimed at multinationals that want to hand all or part of their **networks** over to a facilities manager. It can handle voice, image and circuit switched data (packet switched data will be left to the BT Tymnet subsidiary...

...the service has three main selling points: a single point of billing so that an international company avoids multi-currency bills from multiple countries; unified **network** management based on BT's Concert **network** management station; and **multilingual** customer support from centres in Atlanta, London, Tokyo and Paris. There are quality of **service** agreements with **financial** penalties if Syncordia fails to deliver. The company will offer a three tiered service: managed links - essentially managed private leased lines; managed private **network** services - virtual private **networks** with bandwidth on demand and management carried out by Syncordia; and **Network Operations Management Services** which piles full facilities

management on top of the other offerings. As to customers, Chemicals and the Amadeus air reservation **network** are in negotiations, and IBM Corp may hand some European operations over the Syncordia. The company says that it has built a highly redundant core **network** with fibre used "where-ever possible" to connect 70 major centres around the world. Access nodes "can be deployed virtually anywhere in the world" according to John Skinner, vice-president of **network** operations. But where are these 70 centres? What is meant by "virtually"? And where does the backbone run? The company wouldn't say, nor...

...it say in which countries the services are available. Similar foot-shuffling greeted questions on levels of investment, staffing and even who manufactured the **network** switches. One snag is that though the new BT subsidiary may be technically able to provide the services, regulations in most countries prevent...

13/3,K/86 (Item 38 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05234412 SUPPLIER NUMBER: 11152585  
For this integrator, network management is biggest challenge. (David Jackson, Micro One Inc.) (interview)  
Systems Integration, v24, n8, p11(1)  
August, 1991  
DOCUMENT TYPE: interview ISSN: 1044-4262 LANGUAGE: ENGLISH  
RECORD TYPE: ABSTRACT

...ABSTRACT: TX-based systems integrator. Jackson, who majored in mechanical engineering as an undergraduate, has taken graduate level business courses and is an experienced programmer in **several languages**. Micro One purchases nearly \$12.5 million dollars of equipment annually, including internal equipment and resale. Jackson enumerates the firm's vendor selection criteria as follows: **product** support, vendor **financial** and management stability, vendor commitment to the product line, and good price/performance ratio. Jackson sees the most urgent technological need as being **network** management products capable of managing the full seven layers of the Open Systems Interconnection (OSI) protocol stack for multiple vendors, and off-the-shelf client...

13/3,K/87 (Item 39 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05172164 SUPPLIER NUMBER: 10737518 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Turbo Tax Final PC Version. (evaluation)**  
National Public Accountant, v36, n5, p46(1)  
May, 1991  
DOCUMENT TYPE: evaluation ISSN: 0027-9978 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 302 LINE COUNT: 00023

This tax software program recently won the PC Magazine Editor's Choice Award and according to the manufacturer wins more awards than any other program in its category. The software features a walk...

...Next Step" which guides the user through each step in beginning to prepare return. At each turn, a series of pull-down windows lists possible **options** in plain **English**. For users of **Quicken**, Lotus 1-2-3 (or other spreadsheets), Managing Your Money, Dollars and Sense or most ASCII text files, Turbo Tax offers an import option which...

...also available seven days a week from January through April 15 by telephone or through an 800 FAX line. Help is also available nationwide through **CompuServe**, GENie, **Prodigy** and ChipSoft's own electronic bulletin board. The software is designed for use on IBM PCs and



compatibles, requires 512 K RAM and DOS 2.0 or higher. A Macintosh version is available requiring 1MB of RAM.

13/3,K/88 (Item 40 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05154356 SUPPLIER NUMBER: 10714262 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Trade information for coffee traders: the essentials. (includes directory of information source for coffee traders) (directory)**  
Dubois, C.P.R.  
International Trade Forum, v27, p20(6)  
Jan-March, 1991  
DOCUMENT TYPE: directory ISSN: 0020-8957 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 2570 LINE COUNT: 00215

... by Reuters. "Textline" contains both the full text and summaries of news items and covers the press of a number of countries. It is an **online** information retrieval service that provides material from over 2,000 business sources worldwide, including business journals, national newspapers, press releases, news **services**, corporate **financial** reports, newsletters and brokers' surveys. It has the advantage of allowing the user to search all sources simultaneously, and new material is usually incorporated one or two days after publication. The text presentation is in **English**, but Reuters currently translates from 15 **different languages** for inclusion in the database.

Coffee, unlike most commodities, has a computerized bibliographical database service, "Coffeline," produced by the ICO and available through Dialog. This...

13/3,K/89 (Item 41 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

04859580 SUPPLIER NUMBER: 09037816 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Pacific Western Bank. (Business Notes)**  
San Francisco Business Times, v5, n7, p47(1)  
Oct 15, 1990  
ISSN: 0890-0337 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 59 LINE COUNT: 00004

San Jose-based Pacific Western **Bank** is now offering **system** -wide **automated -teller** machines that display instructions in Spanish. The bank offers a **Spanish option** at 20 of its 39 existing machines, with the remainder to be added by November. Pacific Bank, with \$1.3 billion in assets, is a...

13/3,K/90 (Item 42 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

04071936 SUPPLIER NUMBER: 07556478 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Paxus extols virtues of IBM AS/400 at launch of Life/400 assurance system. (Paxus Financial Systems Ltd.) (product announcement)**  
Computergram International, n1249, CGI08240013  
August 24, 1989  
DOCUMENT TYPE: product announcement ISSN: 0268-716X LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 313 LINE COUNT: 00026

#### ASSURANCE SYSTEM

Paxus **Financial Systems** Ltd has a new life assurance administration system for the IBM AS/400 called Life/400. The company says that the new software completes its...

...which has its European headquarters in Twyford, Berkshire, is targeting the new software at the soon-to- be deregulated European insurance market. Life/400 is **multi - lingual** and provides traditional life assurance contracts, unit- linked contracts, plan processing, and multi-currency support. Other facilities include contract administration and accounting, automated documentation, audit and batch control, and security features. Both Life and Polisy use Smart software architecture which facilitates **on -line** real-time transaction processing. Paxus, an IBM agent, believes that the AS/400 has provided a de facto standard for small business computing. It is...

...200 European users will come from the data processing centre at Twyford, which houses an IBM 4381, AS/400 equipment, and an X25 packet switching **network** for remote diagnostics and communications with the Australian head office. The company is bullishly optimistic that deregulation of the European market won't lead to...

13/3,K/91 (Item 43 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03899899 SUPPLIER NUMBER: 07508045 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The new EasyNet patent: "we're selling the user standardization." (Telebase Systems' EasyNet Knowledge Gateway) (interview)**  
Cornog, Martha  
Information Today, v6, n3, p1(3)  
March, 1989  
DOCUMENT TYPE: interview ISSN: 8755-6286 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 1334 LINE COUNT: 00104

... like kerosene lamps! So now that exactly has Telebase patented. JC: A system for retrieving information from two or more databases having at least two **different languages** . RK: It's not just gatewaying. There's gatewaying all over the place. It's the act of having multiple hosts to one. JC: Another...

...of organizations remarketing it. What's the latest count? GF: Sixteen--representing several types of organizations, including telecommunications companies like Western Union and hosts like **CompuServe** . Of the first type, we've just hooked up with the Overseas Telecommunications Commission, which is the Australian PTT (postal, telephone, and telegraph). JC: And...

...is devoted to developing the service, bringing in new features to raise EasyNet's IQ. MC: Like what? GF: We've announced the Common Command **Language** search **option** plus the SmartSCAN feature which allows you to search clusters of databases and vendors. JC: Also, we've brought up stock quotes on EasyNet, and coming up will be a robust **investment** information **service** for individuals and professional investors. RK: And we're very excited about the Answer Machine. It's for libraries and fits in a carrel. You...GF: Soon to come, we have a mailing list service. It lets the user develop a profile and then create mailing lists against that profile **online** from the Dun and Bradstreet files. When it was being tested, the police in Lower Merion were looking for a murderer. I'm in the...

13/3,K/92 (Item 44 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2001 The Gale Group. All rts. reserv.

03698273 SUPPLIER NUMBER: 06716616 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Finding product information. (column)**  
Ojala, Marydee  
Database, v11, n5, p92(5)  
Oct, 1988

DOCUMENT TYPE: column ISSN: 0162-4105 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 2484 LINE COUNT: 00197

... Suite 1301, New York, NY 10016; 212/725-4550) has created several competitor intelligence databases. Covering 18 industries and 30 market segments, SIS delivers information **online**, on diskette, and on CDROM, as well as paper reports. Both U.S. and international sources are scanned, and the international ones are **translated** into **English**. Specific areas covered are: **banking**, securities industry, consumer **products**, hair care, skin care, cosmetics, computers, software, telecommunications, aerospace, airlines, shipping, snack foods, cookies, frozen foods, fast foods, health care, pharmaceuticals and tobacco. Each industry...

13/3,K/93 (Item 45 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02025329 SUPPLIER NUMBER: 03205361 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Telecommunications talk. (CompuServe)**  
Murphy, Brian J.  
Creative Computing, v10, p196(4)  
April, 1984  
ISSN: 0097-8140 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 3241 LINE COUNT: 00243

... fingertips (and not having to pay for it except when you actually need it) is a real asset.

\* Business and Financial Services: This section of **CompuServe** includes such options as News and Financial analysis (includes five different reports), a service offering investment information (including Standard & Poor's ratings of about 80...

...s Sig, a reference library, discussion forums, travel services (largely duplicating the travel services found elsewhere in the system), and programs to assist with personal **financial** planning.

\* **Personal Computer Services**: This is an obligatory stop for anyone interested in **personal computers**, if only to sign up for the system-specific Sig of your choice. There are also product reviews and shopping to scan. It is worth noting that the programmer's section offers a big **selection** of **languages** and ample storage space for the use of software authors.

\* Service for Professionals: This is just what the name implies. For some of the areas...

13/3,K/94 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2001 The Gale Group. All rts. reserv.

01349187 Supplier Number: 46161075 (USE FORMAT 7 FOR FULLTEXT)  
**Siebel Systems and Itochu Techno-Science bring Siebel Sales Enterprise to Japan; Japanese Kanji version available today.**  
Business Wire, pN/A  
Feb 20, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 834

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...functionality. Siebel Sales Enterprise includes a comprehensive customer information system, product information system, competitive information system and market information system for field sales professionals using **laptop** or pen-based computers with intermittent connection to the corporate **network**. Itochu Techno-Science is responsible for marketing, localization, support, integration services and training in Japan. Since

early 1994, Itochu Techno-Science and Siebel Systems have...

...to localize the product for the Japanese market. Since April 1995, Siebel Sales Enterprise has become the standard in such diverse U.S. industries as **financial services** -- Charles Schwab; **networking** -- CISCO Systems; transportation -- Viking Freight System; electronics -- AMP Inc.; and computer software -- Informix Software. Growing International Market Presence Siebel Systems' Japanese distribution is a first...

...released in November 1995, provides a strong foundation for multi-national installations with support for opportunity management, pricing, forecasts and quotation generation in multiple currencies. **Several** major European **language** versions are scheduled for release in the first half of 1996. Siebel Systems has complemented its product functionality with agreements with world-class systems integration...

13/3,K/95 (Item 2 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2001 The Gale Group. All rts. reserv.

01343501 Supplier Number: 46123214 (USE FORMAT 7 FOR FULLTEXT)

**INSO CORPORATION ANNOUNCES 1995 RESULTS**

News Release, pN/A

Feb 5, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 779

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...The Columbia Encyclopedia, Fifth Edition, and The American Heritage Dictionary of the English Language, Third Edition, for use in their InterGO search engine for the **Internet**; America **Online** for The Concise Columbia Encyclopedia, Third Edition, The Dictionary of Cultural Literacy, and Wall Street Words for their **online** service; AT&T Business **Network** for the Information Please Business Almanac for their **network**; Bloomberg, L.P. for The American Heritage Dictionary of the English Language, Third Edition, the Information Pleaser Almanac, the Information Pleaser Sports Almanac, and Spanish...

...license of Outside Inr viewing technology for their internal electronic mail system; and Starwave Corporation for the Information Please Sports Almanac for their ESPNET SportsZone **online** sports information service. Steven R. Vana-Paxhia, President and Chief Executive Officer, said, "We are very pleased with the Company's solid revenue and earnings growth in 1995. We entered 1995 committed to maintaining our **investment** in **product** diversification and increasing productivity. We have successfully met those challenges through the acquisition of INSO Chicago, which posted especially strong results for the year, exceeding...

...in London, and our Quick View Plus product has recently achieved significant critical acclaim from European industry publications." INSO Corporation is the leading provider of **multilingual** software products that help people enhance the quality of their written communications, provide them with access to information from authoritative sources, and make it easier...

13/3,K/96 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03320394 Supplier Number: 46824518 (USE FORMAT 7 FOR FULLTEXT)

**PRODUCT BITS:KENAN INTRODUCES NEW ARBOR BILLING SYSTEM FOR INTERNET**

Telecomworldwire, pN/A

Oct 24, 1996

Language: English Record Type: Fulltext

KENAN SYSTEMS CORP has introduced EC/Arbor -- a billing and customer care solution for the **Internet** -based market. The EC/Arbor features real-time usage rating and taxation, real-time credit card validation and iCARE, a self-help system enabling...

...their services as well as accessing their account management information. The EC/Arbor package provides users with support for complex residential customers and businesses, multiple **bill payment** mechanisms, journals, a full open API set, support for **multiple languages**, currencies and international VAT, federal, county, city, state and local taxation. The features of the EC/Arbor meet the requirements of the **Internet** Service Providers enabling them to have a cost-effective solution for their subscribers.

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13/3,K/97 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

03307272 Supplier Number: 46792850 (USE FORMAT 7 FOR FULLTEXT)  
**EDS Gives TX Network A Five-Year Lease On Life**  
Bank Network News, v15, n10, pN/A  
Oct 11, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 904

... sized test group, with a mix of urban, rural and suburban members," he says.

Innovations

By early 1997, Marcous says, EDS will begin introducing new **ATM** features that may include couponing, **multiple languages**, statement-rendering, advertising and instant loans through **ATMs**. Marcous says TX will provide an opportunity to test these services in an interchange environment, where a cardholder from one **bank** can **access** them at the **ATMs** owned by another member. TX members will be offered these services at an undisclosed discount, he adds.

In addition, TX may be one of the...

13/3,K/98 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03140075 Supplier Number: 46429439 (USE FORMAT 7 FOR FULLTEXT)  
**Summoned to the Senate**  
Retail Banker International, n350, pN/A  
June 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1702

... by Benoit Jolivet, president of the consultative committee attached to the Conseil National de Credit (in charge of policing bank-customer relations and the payments **system**). "**Banks** have to be piloted by margins. Transactions have to be set against the margins they earn for banks. That's how British banks work." But...

...on price. This isn't justified when one notes that price is ranked only number three or four in customers' concerns when they come to **choose** a bank." **French** banks' "first reflex", Perez said, was "to fix even new products at low prices." Perez could have referred to the country's state-of-the-art electronic payments system as an example of this tendency, but it was left to Jolivet to remind his audience that the French payments

system "costs banks twice as much as they earn from it". Branch banks' inability to master prices was aggravated, in Perez's view, by their insufficient control over dealings with their branch **networks**. "The situation is absurd," he said. "If central offices fail to impose enough discipline, it will only increase current problems." Some plain talking came from...

13/3,K/99 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03038295 Supplier Number: 46202356 (USE FORMAT 7 FOR FULLTEXT)  
**VIDEOTRON: Kensington & Chelsea selected for exclusive real-time information trial**  
M2 Presswire, pN/A  
March 5, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 422

... populus, benefiting those whose work requires access to up-to-date business and financial data from home.

Ideal for the city analyst, trader or private **investor**, the Business Information **System** product offering, includes over 60 world-wide stock markets, Forex, broker data, commodity and future exchanges, plus real-time global information, 24-hours a day. Features also include Portfolio management, **multi -lingual** applications and charting analysis. The system requires just one connection to a **PC** and operates in a full Windows environment, allowing the integration of separate applications on one screen.

Videotron's Marketing Manager for Business Information Systems, Marcus ...

13/3,K/100 (Item 5 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02977697 Supplier Number: 46068948 (USE FORMAT 7 FOR FULLTEXT)  
**JBA: JBA exhibits its multi-platform System 21 for worldwide service management**  
M2 Presswire, pN/A  
Jan 16, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 462

... chosen by the user, with the identification of the engineers' exact whereabouts undertaken by the use of global positioning systems.

System 21 business software covers **financial**, manufacturing and customer **service** and logistics applications. Like Business 400, its predecessor used by over 3500 companies across the world, System 21 is designed for use by both national and international corporations, and contains a vast selection of **multi -lingual** and multi-cultural features. System 21 will be sold and supported throughout the world by JBA's **network** of wholly owned subsidiaries and agents.

System 21 has been developed using Guidelines, JBA's own graphical client/server development environment. As well as being...

13/3,K/101 (Item 6 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

02957638 Supplier Number: 46021447 (USE FORMAT 7 FOR FULLTEXT)  
**WORLDVIEW SYSTEMS: Worldview selects Netscape Software to create interactive online travel service**

M2 Presswire, pN/A  
Dec 22, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 866

... in San Francisco in 1987 to meet the need within the travel industry for difficult-to-obtain, time-sensitive destination information. Worldview's award-winning **multilingual** editorial department and correspondent **network** provide insider-perspective on local events and attractions in addition to up-to-date information on dining, business services, nightlife and shopping in thousands of destinations worldwide. Travelers can participate in Worldview's **online** chat forums and browse Worldview's database on the **Internet** and on the commercial **online** services. Custom-published Fodor's Worldview guidebooks can be ordered prior to planned trips. Worldview's travel software and database is also available for private labeling. Worldview's customers and partners include American Express, American Airlines/SABRE, Associated Press, Bloomberg **Financial Services**, and the Carlson Travel **Network**.

Netscape Communications Corporation is a premier provider of open software for linking people and information over enterprise networks and the Internet. The company offers a...

13/3,K/102 (Item 7 from file: 636)  
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02949484 Supplier Number: 46001973 (USE FORMAT 7 FOR FULLTEXT)  
**EUROPEAN COMMISSION: European Commission approves new Multilingual Information Society programme**

M2 Presswire, pN/A  
Dec 12, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 891

... the near future, health and financial information, laws and regulations, travel information, patents and directions for use will become increasingly available in electronic form. Although **access** to such data **banks** may be restricted for reasons of confidentiality, automatic tools will become available that rapidly interpret texts in a **foreign language** into the citizen's language. Interactive transactions, for example in telebanking and teleshopping, can progressively be conducted in the citizen's language, written or spoken. Author's drafting reports in their own language or in a **foreign language** will have more automated tools available to facilitate their work, such as electronic dictionaries and more powerful grammar and style checkers. Translators and interpreters will be reached via **networks** wherever they are, whatever languages they are handling, and can thus be consulted during meetings or legal and business negotiations.

\* Effort needed to build on...

13/3,K/103 (Item 8 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02693737 Supplier Number: 45462720 (USE FORMAT 7 FOR FULLTEXT)  
**ORACLE UNVEILS NEW PRODUCTS, TECHNOLOGY AT EUROPEAN USER CONFERENCE**  
M2 Presswire, pN/A  
April 10, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1432

... RM1000 Parallel Server platform. Oracle Media Server software running on the Reliant RM1000 will scale to hundreds of processing nodes

and tens of terabytes of **online** storage, providing rapid access to thousands of hours of video- on-demand. \* Oracle TextServer3 is Now Available -- Oracle announced the immediate availability of Oracle TextServer3...

...calendaring and scheduling functionality. This new version provides a mobile client to enable easy access to electronic mail from any location and supports five European **language translations** : Danish, Dutch, **German** , Hungarian and **Spanish** . **Italian** and **French translations** will follow this summer. \* BT Adopts Oracle Media Objects for ITV Applications -- BT (formerly British Telecom) adopted Oracle Media Objects as the multimedia authoring software of choice for the development of interactive applications for the BT **Interactive TV** consumer trials scheduled to reach 2,500 British homes this year. BT will offer a range of educational programming for homes and schools, shopping on demand, a home **banking service** , movies and television programming (video-on-demand), interactive advertising and a local information service. \* **Multilingual** Support for Oracle TextServer3 -- Oracle and the XSoft division of Xerox have teamed to offer new **multilingual** solutions for the storage, retrieval and management of strategic documents and text-based information. Oracle will incorporate Xerox' major European linguistic databases and corresponding API...

13/3,K/104 (Item 9 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02553088 Supplier Number: 45150994 (USE FORMAT 7 FOR FULLTEXT)  
**Acquisitions Abound In '94, With Diverse Markets In The Fray**  
Educational Marketer, v25, n35, pN/A  
Nov 21, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1128

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...of mergers and acquisitions in the December 1993 to November 1994 period. Businesses and markets involved included traditional print textbooks and supplementary materials, book fairs, **foreign language** materials, educational/entertainment software and ILSs, educational TV, and health and adult education programs, among other markets. Acquisition targets included entire companies as well as...

...adult training division to CENTEC Corp. of Jackson, Mississippi (EM, May 16). CENTEC renamed the San Diego, California-based unit INVEST Learning after its flagship **product INVEST** In the Future, an integrated, competency-based literacy program. Testing-Related Transactions In testing, Harcourt's Psychological Corp. acquired Tucson, Arizona-based Communication Skill Builders...and Sanctuary Woods acquired Magic Quest, a private educational software developer based in Palo Alto, California (EM, June 6). Chancery Software acquired ILS vendor Computer **Networking Specialists** (EM, June 13), and American Educational Products bought Churchill Films, a producer and distributor of education videotapes, videodiscs and curriculum packages (EM, March 21). The price was about \$4 million. K-III Whittles Down Whittle A sizable acquisition during the period was K-III Communications' purchase of Whittle Educational **Network** 's Channel One advertising-supported school news program for about \$250 million, down from an earlier agreed-upon price of about \$300 million (EM, Oct...

13/3,K/105 (Item 10 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02418000 Supplier Number: 44802699 (USE FORMAT 7 FOR FULLTEXT)  
**Russian bank technologically advanced**



Financial Technology Insight, pN/A  
July, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 209

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

At a regional **bank** in Moscow the pristine **ATM** in the corner puts its western counterparts to shame, reports the **Financial Times**. The **system** uses colour graphics and a **choice** of **languages** to guide users in the withdrawal of rubles at the touch of a button. For security reasons the screen can only be read from the...

...made at the counter are done using cash-cards and the keying in of a PIN. Supporting this sophisticated service is a room full of **PCs** and a tiny box of hard disks known as the Redundant Array of Inexpensive Disks (RAID). The RAID boxes are manufactured by the US storage specialist Micropolis to replace the racks of paper files which were previously the only customer records in the Moscow Savings **Bank**. This branch of the **bank** was automated by Intermicro Business Systems and their system was chosen as the only 'self-supporting' system that could grow as the **banking** changed. The **system** checks itself daily and fulfils all routine standing orders and audit trails are built in.

13/3,K/106 (Item 11 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02360476 Supplier Number: 44639101 (USE FORMAT 7 FOR FULLTEXT)

**UK firm secures Italian banks**

Financial Technology Insight, pN/A  
May, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 116

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

IT security for the Italian banking **network** is to be upgraded, using technology and systems supplied by the UK's Zergo. The contract follows a thorough review of IT procedures carried out by CIPA, the strategic committee representing all major **Italian** banks. Zergo was **selected** for the project by IBM, who will be supplying its Transaction Security System products, including **PC** cryptographic cards and smartcard readers. A total of 200 banks will be protected by the system, which covers the interbank X25 **network** used for sensitive **financial transactions**. The new **system** combines hardware and software to implement secure cryptographic messaging. For further information contact David Pinnell on +44 (0)256 812901.

13/3,K/107 (Item 12 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02287212 Supplier Number: 44420512 (USE FORMAT 7 FOR FULLTEXT)

**Untitled Article**

Common Carrier Week, v11, n6, pN/A  
Feb 7, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Professional Trade  
Word Count: 295

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Low-income Cal. residents most often lose phone service because they fail

to pay long distance bill. That's major finding of study presented to Cal. PUC Feb 1 by Pacific Bell. Study was conducted by Field Research Corp. on behalf of...

...Research. Other findings: (1) 69% of nonsubscribers think they could get phone if they applied; most also know they can speak with service representative in **several languages**. (2) Of 28% of noncustomers who have never had phone and never tried it, half said they don't need it. (3) Noncustomers tend to move often, can't afford multiple installation charges. "Connecting all Californians to the telephone **network** is one of Pacific Bell's top priorities," San Francisco Area Vp Steve Coulter said. He said company has "number of efforts under way" to...

13/3,K/108 (Item 13 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02188429 Supplier Number: 44132324 (USE FORMAT 7 FOR FULLTEXT)  
**BT Customer Systems wins NCB contract**  
Financial Technology Insight, pN/A  
Oct, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 118

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
BT Customer Systems has installed OTSview, its market data system, at the Nippon Credit **Bank** (NCB), London. The **system** provides real-time data to the bank's dealing floor and management, enabling NCB to provide a faster, more accurate service to its customers. OTSview...

...a portfolio in relation to real-time data and it can be easily upgraded for future development. OTSview is configured to work over wide area **networks** and can co-exist with other software packages. BT has **customized** the product into **Japanese**.

13/3,K/109 (Item 14 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01986401 Supplier Number: 43558315 (USE FORMAT 7 FOR FULLTEXT)  
**Consulting, Financial, and Other Services**  
LA-C Business Bulletin, v3, n1, pN/A  
Jan, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2738

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...response to customer orders. Contact: Mel Kusin, Time(2), 7239 Lane Park Drive, Dallas, TX 85225, Tel: (214) 361- 1231 or Fax: (214) 739-0054.  
**Financial Services**. A California company can provide private joint-venture capital for international and domestic projects. Contact: Gerald Martin, DeBeer International, 3511 Camino Del Rio South, Penthouse...Box 2576, New Preston, CT 06777, Tel: (203) 868-0097 or Fax: (203) 868-0026.  
Product Handling and Distribution. A California company with a distribution **network** in place offers marketing services for clients in Latin American and Caribbean regions. The firm provides promotion, advertising, research, and feasibility studies. Contact: A. Makki...  
...0496 or Fax: (301) 216-0496. Computer Services. A New York firm expanding to the Dominican Republic offers a broad range of computer and computer **network** services. The firm offers consultation, installation, programming, maintenance, and repairs. Contact: Harold Marciano, Marciano and Marciano Computer Associates, 507 West 135th Street, Suite 5B, New...

...firm can provide various types of insurance at very competitive prices along with real estate investment and retirement plan information. Contact: Rob Larsen, RGL Financial **Networking** , P.O. Box 4160, West Hills, CA 91308, Tel: (818) 999-1374 or Fax: (818) 992- 8866. Business Development and Management Services. A U.S...

...636-1760 or Fax: (714) 636-1772. Business Assistance. A Texas business advisory firm provides strategic planning services for industry, government, and private sector firms. **Multilingual** specialists offer assistance in the areas of investment, technology transfer, trade, and business management. Contact: Javier Mazon, Troncoso International Inc., 12001 North Central Expressway, Suite...Alma School Road, Suite 270, Chandler, AZ 85224, Tel: (602) 899-0801 or Fax: (602) 821-0553. Translation Services. A U.S. company provides English/**Spanish** and **English** /Portuguese **translations** of operators manuals, safety decals, and specification documents. The firm has more than 11 years experience. Contact: Jacqueline Smith, SH3 Inc., 5338 East 115th Street...

...Newport Beach, CA 92660, Tel: (714) 955-3600 or Fax: (714) 955- 1255. Real Estate Consulting. A U.S. organization is offering real estate development, **financial** , marketing, and management **services** for international resort, leisure, and hospitality industries. The company's clients include governments, private industry, and private citizens. Contact: Rafael Barba, Landbase Inc., 901 Northeast...

...from \$100,000 and higher. The company arranges financial, venture capital, and U.S. Small Business Administration guarantees. For additional information, contact: Dominic Antonacci, CDA **Financial Services** , P.O. Box 8222, Springfield, IL 62791, Tel: (217) 788-2743.

13/3,K/110 (Item 15 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01910896 Supplier Number: 43336621 (USE FORMAT 7 FOR FULLTEXT)  
**New files for FT Profile**  
Financial Technology Insight, pN/A  
Oct, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 110

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
Last month saw the launch of two new files, Infomat and Investext, together with a new indexing **system** for the **Financial Times** File (FT) on FT Profile. Infomat is an international business database, with a special focus on Europe, containing **selected English language** abstracts from 600 sources in 20 countries. The file is updated every 24 hours, with European publications going **online** within a week of publication date. Investext, forms one of the world's largest databases of international investment research, containing 100 000 reports prepared by...

13/3,K/111 (Item 16 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01910888 Supplier Number: 43336613 (USE FORMAT 7 FOR FULLTEXT)  
**THE FTI INTERVIEW**  
Financial Technology Insight, pN/A  
Oct, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2134

... very rapid rate. fast acceptance within most national custody arenas of the Group of Forty's recommendation, the new depository institutions that are coming online, the need for multi-currency and multi-lingual back-office systems, and the changing number and types of instruments that are occurring in the world all require that custodian banks have systems which allow them to keep up with the changing pace of their business. Above all, custody technology needs to be easily maintainable, and should continue...

13/3,K/112 (Item 17 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01773834 Supplier Number: 42953745 (USE FORMAT 7 FOR FULLTEXT)  
**SWIFT supports gross settlement**  
Financial Technology Insight, pN/A  
May, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 219

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...the technology being the real-time control over settlement that it gives central banks, allowing them to reduce banking risks and improve the national payment system. The facility enables banks to send standardized interbank payment messages, which SWIFT automatically duplicates so that both the central bank and the receiving bank have a copy. It also...

...the banks concerned, to advise them of all operations that have been carried out. These functions are processed in real-time. SWIFT has already been chosen by the French banking community to support its large-value-payments system, known as Transferts Banque de France (TBF). Other news from SWIFT Terminal Services, the interface providing...

...IFT) interface. XCOM 6.2 allows peer-to-peer communications between virtually any computer in an SNA environment, including mainframes, midrange systems, minicomputers, workstations and PCs.

13/3,K/113 (Item 18 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01631046 Supplier Number: 42518853 (USE FORMAT 7 FOR FULLTEXT)  
**World Bank boosts productivity with machine translation**  
Electronic Office, pN/A  
Nov 13, 1991  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1084

... edit it on paper. All dictionaries and lists of terms are currently paper based and most translation material arrives in paper form.

Testing the translation system. While the World Bank acted as a test site, it was looked after by Tovna's Washington agents, Translation Technologies International (TTI), in Washington DC. Frederic Cochard, a translator in the French section, was appointed to manage the project for the translation section. Tovna gave the World Bank a Sun S/60 workstation on loan, which had two dedicated terminals for MT work. A bank-owned pc was used for text input and conversion (Tovna accepts only standard Ascii text files for translation.)

Cochard was trained extensively on the Tovna system. Then...

13/3,K/114 (Item 19 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01547095 Supplier Number: 42257531 (USE FORMAT 7 FOR FULLTEXT)

**The birth of the Polish Stock Exchange**

Financial Technology Insight, pN/A

August, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 204

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Tilley completed its first installation in Eastern Europe recently, as Bank Polska Kasa Opieki (Pekao) S.A. went live on its six terminal IMPART/2 **network** at the opening of the Warsaw Stock Exchange. Bank Pekao, Poland's state-owned former foreign currency bank, chose IMPART/2 to support its broking and custodial services for its domestic Polish clients as well as for foreign and institutional **investors**. The **system** operates on a local area **network** with a Compaq 486 Systempro at its core. Located in the former Communist Party headquarters, the Stock Exchange commenced transitional trading operations in April, prior...

...enabled it to be applied to the Polish market with only minor modifications, together with its large international user base. IMPART/2 is operated in **English**, with reports **translated** into Polish for local customers.

13/3,K/115 (Item 20 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01192935 Supplier Number: 41116536 (USE FORMAT 7 FOR FULLTEXT)

**CALC, Provider Of Online Classroom Instruction, Expands**

Educational Marketer, v21, n5, pN/A

Jan 15, 1990

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 397

... Tutoring Center offers 24-hour tutoring and homework help in eight academic areas: English and Writing, Mathematics, Science, Social Studies, General Studies and Test Preparation, **Foreign Languages**, Computer Science and Electronics, and Business and Personal Finance. The CALC Course Center (CCC) offers structured continuing education, self-improvement classes, and college-level courses for credit, which are available in four quarters throughout the year. Students can now **apply credit** toward Associate's and Bachelor's degrees offered by Edison State College in new Jersey, and CALC is currently working on agreements with other colleges, Morabito told EM. College credits are applied when student's fulfill course instruction **online** and then take a written final exam at Edison or another local testing site.

A third service offered is CALC's Software Libraries, which includes

...

13/3,K/116 (Item 21 from file: 636)

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01090060 Supplier Number: 40732542 (USE FORMAT 7 FOR FULLTEXT)

**IBM ANNOUNCEMENTS**

Computergram International, n1146, pN/A

March 31, 1989

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1008

3230 Emulator

A workstation licence is needed for each **personal computer** on which the workstation programs are to be run, regardless of whether or not the program files actually reside on that workstation, but the Authoring...

...data with a host computer in three different IBM communication environments -those supported by the IBM 3270 Emulation Program Version 3.0; by the IBM **Financial Branch System Services** 3270 Emulator, Version 2.1 (except for LU0 environments); and in an IBM 4700 environment with the 4700 **Personal Computer** Application Services Function Calls, and authoring is the same in all three environments. IBM says that it provides additional function over that offered by the...

...of screens to satisfy requirements of individual institutions, and authoring access to all menus and messages gives Cross Sell Manager the ability to be fully **multi -lingual**. Cross Sell Manager 3.0 Author is \$13,000, and Workstation licences are \$650. The new release is available this week in the US.

Time...

13/3,K/117 (Item 1 from file: 88)

DIALOG(R)File 88:Gale Group Business A.R.T.S.

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04169219 SUPPLIER NUMBER: 16991247 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Telecommunications and the changing geographies of knowledge transmission in the late 20th century. (Special Issue: Cities, Enterprises and Society at the Eve of the 21st Century)**

Warf, Barney

Urban Studies, v32, n2, p361(18)

March, 1995

ISSN: 0042-0980

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 8494

LINE COUNT: 00723

... neighbouring nations except Cuba. Codetel also sells a variety of high value-added services such as electronic mail and databases, telex, remote terminals, facsimile services, **Spanish -English translations** and leased lines. This infrastructure has made the Dominican Republic the most advanced nation in telecommunications in Latin America and has attracted numerous foreign firms...

...is Infotel, which performs a variety of computer-related functions for both domestic and international clients, including compilation of telephone directories, photocomposition, data conversion, computerised, **on -line** sale of advertising images, desktop publishing and map ...variety of domestic and foreign clients, including Dominican utilities and municipal governments, the GTE telephone-operating companies, the US Geological Survey and the Spanish telephone **network**. Another service attracted to the Dominican Republic is back offices. American Airlines, and its subsidiary Caribbean Data Services, processes medical and dental insurance claims, **credit card applications**, retail sales inventories, market surveys and name and address listings at a Free Trade Zone near the capital.

Concluding Comments

What lessons can be drawn...

13/3,K/118 (Item 2 from file: 88)

DIALOG(R)File 88:Gale Group Business A.R.T.S.

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03665564 SUPPLIER NUMBER: 17332759

**Adventures in a teenager's wardrobe. (finding modern language learning sources on the Internet) (Computers Update)**

Lewis, Paul

Times Educational Supplement, n4121, pS18(1)

June 23, 1995

ABSTRACT: The **Internet** computer **network** can be a useful method of cultural exchange between students from **different** countries learning new **languages**. Largely written in English, certain **Internet** programs include teaching tips for **foreign languages**. Students can converse on their individual systems with their counterparts in foreign countries. Even though expensive, the technique helps **quicken** study and teaching methods for modern languages.

13/3,K/119 (Item 3 from file: 88)

DIALOG(R)File 88:Gale Group Business A.R.T.S.

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02854173 SUPPLIER NUMBER: 12423039

**BT sets up single support centre to take on Europe. (Corporate communications) (includes chronology)**

Connors, Emma

Computing, p7(1)

June 4, 1992

ISSN: 0267-4750

LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: has set up a centre in Paris which will provide support for all its European communications services. The centre will offer a round the clock, **multilingual** service which will enable customers to save on training their own staff in languages and technical skills. **BT Global Network Services** are **investing** 200 million pounds sterling in expansion and plans to offer end-to-end services to 62 countries by 1994. AT&T Istel are also planning...

13/3,K/120 (Item 1 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

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04039612 SUPPLIER NUMBER: 15035394 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Not ready for prime time: PDAs. (four personal digital assistants are evaluated) (includes related articles describing characteristics of the machines and analyzing their handwriting recognition capabilities) (Hardware Review) (Evaluation)**

Torgan, Emerson Andrew

Home Office Computing, v12, n1, p70(4)

Jan, 1994

DOCUMENT TYPE: Evaluation

ISSN: 0899-7373

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3100 LINE COUNT: 00247

... Software, the developer of traditional accounting packages, promises a program called Personal Time & Billing for professionals to track time and charges through a calendar metaphor. **Intuit**, the publisher of **Quicken**, developed Pocket **Quicken**, one of the CD-ROM-based applications running on the Tandy/Casio. And we can expect dozens of new applications over the next few months, including map software, **language translation** utilities, travel guides, business forms, and games. Warm Future Apple has a vision of Newtons that encompasses everything from wrist watch-size pagers and data to address their shortcomings in future versions, they face a hard road to acceptance. **PDAs** cannot yet fulfill their true potential--but the potential is real. Technological advances in processors, handwriting-recognition algorithms, and software applications, coupled with the establishment of a wireless communications **network** over the next few years, will make purchasing a **PDA** worthwhile.

Apple Newton MessagePad

\*\*

Sharp Expert Pad PI-7000

\*\* 1/2

Sculley first described the Newton as a "revolution for the pocket." But instead, think...

13/3,K/121 (Item 2 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
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03970229 SUPPLIER NUMBER: 14482712 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Power in your palm? (Apple's Newton MessagePad and Tandy's Tandy Z-PDA  
personal digital assistants) (Hardware Review) (Evaluation)**  
Abernathy, Joe  
PC World, v11, n11, p84(2)  
Nov, 1993  
DOCUMENT TYPE: Evaluation ISSN: 0737-8939 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1286 LINE COUNT: 00096

...ABSTRACT: of writing because of the poor state of hand-recognition technology. The ROM also has a compact version of Quicken financial software, American Online, 26-language translator and three games. The Newton features a 20-MHz Advanced RISC Machines 610 processor, 4Mbyte ROM, 640Kbyte RAM, 336-by-340 reflective LCD screen and...

Both the Newton MessagePad and the Z-PDA Zoomer are based on an electronic organizer. They include a notepad, a to-do list, an appointment book, an address book, a world clock, a calculator, and a forms calculator for tasks such as weight conversions. The Z-PDA also includes a trimmed-down version of the personal finance package Quicken, America Online (the modem is extra), a 26-language translator with a 1000-word-per-language database, and three games. Additional software for both units is expected.

The Z-PDA uses a 7-MHz 8086...

13/3,K/122 (Item 3 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
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03955819 SUPPLIER NUMBER: 14357694 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Zoomer vs. Newton. (Apple/Sharp Electronics Corp.'s Newton MessagePad,  
Casio/Tandy's Zoomer personal digital assistants) (Hardware Review)  
(Evaluation)**  
Jerome, Marty  
PC-Computing, v6, n10, p194(8)  
Oct, 1993  
DOCUMENT TYPE: Evaluation ISSN: 0899-1847 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3186 LINE COUNT: 00245

... hold a charge for two weeks under normal operation--but they won't define normal.

Zoomer also comes with tools that are immediately practical, including Intuit's Pocket Quicken, which provides the same checking, credit-card, and cash-account tracking as the desktop version. It can exchange files with Quicken on your desktop PC as well. There's a 1,000-word translation dictionary for 26 languages; multiple calculators; zip code, country, and state information; a copy of the U.S. Constitution; and a hodgepodge of other utilities. There's also a...

13/3,K/123 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2001 The Gale Group. All rts. reserv.

01944254 SUPPLIER NUMBER: 18315418 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Business and financial applications. (1996 Database Buyer's Guide and  
Client/Server Sourcebook) (Buyers Guide)**  
DBMS, v9, n6, p10(5)  
June 15, 1996  
DOCUMENT TYPE: Buyers Guide ISSN: 1041-5173 LANGUAGE: English



RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 6228 LINE COUNT: 00562

... complete set of integrated accounting applications to meet the needs of small- to medium-sized business operating in LAN environments. Allows for multiuser, real-time **access** to **financial** data on **networks** that support up to 50 users. Processes data in **multiple** currencies and **languages** under varied tax structures. With a relational database, it maintains detailed records for automatic transaction and summary totals. Consists of the following integrated applications: system...

13/3,K/124 (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01901384 SUPPLIER NUMBER: 17935641 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Dr. Dobb's Journal Excellence in Programming awards. (Perl scripting language developer Larry Wall and Java's chief architect James Gosling) (Industry Trend or Event)**  
Erickson, Jonathan  
Dr. Dobb's Journal, v21, n3, pl6(2)  
March, 1996  
ISSN: 1044-789X LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1134 LINE COUNT: 00096

... language Larry created nearly a decade ago, has been described as the "Swiss-Army chain saw" of UNIX tools. Over time, it has become the **language** of **choice** among system administrators for quickly cobbling utility programs together. However, it is the dramatic popularity of the **Internet** and World Wide Web that has thrust Perl into the forefront of professional programming. Much of the back-end processing on Web servers is done with CGI scripts written in Perl. Still, Perl's use in mission-critical applications ranging from **financial transactions** to aeronautical design is a far cry from Larry's original intent of using Perl simply as a tool for manipulating text, navigating files, invoking...

13/3,K/125 (Item 3 from file: 275)  
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01804820 SUPPLIER NUMBER: 17155726 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Business applications. (1995 Database Buyer's Guide and Client/Server Sourcebook) (Buyers Guide)**  
DBMS, v8, n6, p6(8)  
May 15, 1995  
DOCUMENT TYPE: Buyers Guide ISSN: 1041-5173 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 12368 LINE COUNT: 01120

... operating in LAN-based computing environments. Provides a set of applications for the financial needs of most LAN-based businesses. Allows for multiuser, real-time **access** to **financial** data on **networks** that support up to 50 users. Processes data in **multiple** currencies and **languages** under varied tax structures. With a relational database, it maintains detailed records for automatic transaction and summary totals. Consists of the following modules, which can...

13/3,K/126 (Item 4 from file: 275)  
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01551694 SUPPLIER NUMBER: 13073311 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**MDBS speeds Fermi Accelerator Lab. (Micro Data Base Systems Inc., U.S. Dept. of Energy's Fermi National Accelerator Laboratory) (case study) (Downsizing Upsizing Rightsizing) (Cover Story)**

Chowning, David  
DBMS, v5, n13, p58(1)  
Dec, 1992

DOCUMENT TYPE: Cover Story      ISSN: 1041-5173      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 778      LINE COUNT: 00060

...ABSTRACT: Laboratory uses mdba Inc's MDBS IV data base management system as part of its move toward a paperless environment for reporting on its IBM PC -base local area **network** . MDBS IV gives Fermi the capacity, speed, control and ability to grow necessary to Fermi in addition to complete recovery capabilities and an applications programming interface library and structured query languages embedded in COBOL, Fermi's **language of choice** . Fermi opted to use cable for television in wiring the **network** , which provides it with better communication between the data reception and computer center areas. Although Fermi still needs to generate paper for audits, reports and **bank** reconciliations, the **system** allows receiving of data to occur without creating a paper trail.

13/3,K/127      (Item 5 from file: 275)  
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01468702      SUPPLIER NUMBER: 11194489      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Crossing the continental divide: a singular solution for a multinational trade organization. (Special Report: Streamlining Business Operations) (Cover Story)**

McKelley, Kathy  
DG Review, v12, n3, p22(3)  
Sept, 1991

DOCUMENT TYPE: Cover Story      ISSN: 1050-9127      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1494      LINE COUNT: 00126

ABSTRACT: CRC/International Business Solutions Inc (CRC/IBS) offers the BABI multilingual multicurrency **financial** software **system** that operates on the Data General Corp AViiON platform and helps companies expand from domestic to international organizations. Users of the BABI system can input ...

...overseas view the same information in another language and currency. Languages available include German, Spanish, Italian, French and Dutch, with their respective currencies and the **option** of adding new **languages** using a proprietary programming technique. Updated information can be viewed in real time if **online** connections are set up. The package also includes foreign currency-exchange risk management software using response rate exponential smoothing. If hooked to satellites, BABI can receive **financial** news **services** such as Dow Jones and Reuters. The product is organized into modules: accounts payable, general ledger, accounts receivable, order entry/invoicing, inventory control, purchase order...

13/3,K/128      (Item 6 from file: 275)  
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01467157      SUPPLIER NUMBER: 11577904      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Macau: bank pioneers online ATMs with CSSL software. (automated teller machines) (Banco Commercial de Macau)**

Wingrove, Norman  
Newsbytes, NEW12040026  
Dec 4, 1991

LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 590      LINE COUNT: 00046

The **bank** is the first in Macau to link **ATMs** directly to the Equation international **banking system** using Kapiti's new Equation/**ATM**

gateway. The **ATMs** will offer a **multi -currency, multi -lingual** service with the unique ability to print immediate updates to customer's passbooks.

"CSSL has helped BCM to deliver an exceptional service to customers," said...

13/3,K/129 (Item 7 from file: 275)  
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01450143 SUPPLIER NUMBER: 11277903 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Where you least expect AI. (non-traditional uses of artificial intelligence)**  
Newquist, Harvey P., III  
AI Expert, v6, n9, p59(3)  
Sept, 1991  
ISSN: 0888-3785 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1598 LINE COUNT: 00120

... about 25%, a number that causes great consternation to those caught up in trying to prove their innocence.

To lower this rate, the IRS has **invested** heavily in expert **systems** since the mid-1980s. Prodded by the General Accounting Office to provide better service to taxpayers, the agency has more than a dozen expert-system ...

...However, as the end of the 1980s arrived, signalling the end of LISP-only sentiment for developing AI applications, the agency switched to workstations a **PCs**, as well as the C pro **language** and a few **select** expert-system shells. Although most of the projects are still in test stages, you may have the misfortune to come into direct contact with one...

13/3,K/130 (Item 8 from file: 275)  
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01442439 SUPPLIER NUMBER: 11032122 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Our scenario: let the market handle privacy. (includes related articles on the imbalance in power between individuals and big organizations, historical and legal aspects of privacy and a person's value to direct marketers)**  
Dyson, Esther  
RELease 1.0, v91, n6, p11(11)  
June 30, 1991  
ISSN: 1047-935X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 6033 LINE COUNT: 00454

... We can assist you in making better use of your most valuable asset, your name ... I Customers will search for the best deal in data **banks** as with other **services** - and once they've found it, they will probably stay with it from inertia, just as people stay with a bank. On the other hand, some people may prefer multiple data managers, just as some people have several **checking accounts** at different banks. (1) Not only do you find consumers of your products; you may also find consumers willing to pay more for your products...

...data. What they need - along with a change in attitude is relationships with the owners of the data, the consumers. For the moment, of course, **Prodigy** and **CompuServe** and other electronic service vendors are the keepers of their own lists for (potential) electronic access. (Has anyone yet seen a response card that asks...

...except perhaps in a UNIX magazine?) But marketers will want to meld those with transaction files from Equifax, Visa, etc. And the law will require **Prodigy** and **CompuServe** to hand the data over to a data bank anyway. Indeed, we believe there should be some sort of Glass-Steagall act

that keeps management...

...we have banks with government-defined and -monitored functions, so will we have data banks, regulated and monitored by government agencies. The agencies should have **access** to the data **banks** ' policies and procedures, but not to their data just as the government doesn't own the money in financial banks). Data auditors will check on...up and promote packages - Porsche owners who summer in Colorado, for example - and solicit data (probably through semi-private industry BBSes interconnected on the global **network** ). These consolidators may use several agents to assemble a list for, say, marketers of **foreign -language** courses, Macintosh software or aluminum siding. The consolidators don't manage the actual data, which sits carefully controlled in your data agent's computers, until...will marketers do with these lists? They'll do more than just send direct mail, that's for sure. Working on the assumption that broadcast, **network** tv has been replaced by videos, CD-ROMs, public and private information services, electronic mail, home fax, on-demand printing and the like. There's...

13/3,K/131 (Item 9 from file: 275)  
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01439995 SUPPLIER NUMBER: 10969916 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Twenty years later: where has MUMPS gone and how did it get there? (MUMPS Special Edition) (column)**  
Walters, Richard F.  
Computers in Healthcare, v12, nSPEISS, p14(3)  
June 15, 1991  
DOCUMENT TYPE: column ISSN: 0745-1075 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1402 LINE COUNT: 00117

...ABSTRACT: MUMPS by the US Veterans Administration. The international community introduced string subscripts and the extension that permits use of non-ASCII characters in strings. The **financial** community brought **transaction** processing and an interface to the relational data base model. The Veterans Administration helped MUMPS move to both microcomputer and mainframe platforms and have helped increase the levels of standardization. The future should see heterogeneous **networked** systems, **multilingual** natural language processing systems, hybrid language packages, and comprehensive MUMPS solutions to office problems.

13/3,K/132 (Item 10 from file: 275)  
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01347749 SUPPLIER NUMBER: 08094582 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Newsbytes Index. (January 25, 1990) (highlights)**  
Endrijonas, Janet  
Newsbytes, NEW01250085  
Jan 25, 1990  
DOCUMENT TYPE: highlights LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 3424 LINE COUNT: 00285

... contract worth \$2.5 million to supply a turnkey criminal records system to the Royal Hongkong Police Force (RHKFP).

**JAPANESE BANK CHOOSES MICROGNOSIS TRADING INFORMATION SYSTEM**

The Industrial **Bank** of Japan (IBJ) in Hongkong has installed an advanced trading room information **network** supplied by dealer system specialist Micrognosis.

**EQUATION NOT GOLD FOR MIDAS IN MACAU**

Banco Commercial De Macau (BCM) has decided to abandon BIS Banking Systems...

13/3,K/133 (Item 11 from file: 275)

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01305545      SUPPLIER NUMBER: 07743237      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Service and support. (listing of service and support suppliers) (directory)**  
DG Review, v7, n1, p34(3)  
Summer, 1989  
DOCUMENT TYPE: directory      ISSN: 1050-9127      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT:    3676      LINE COUNT:    00332

...      in system design and tuning, disk reorganization and specialized programming. Provides training courses in interactive COBOL programming and system management. Advises on the potential of PCs to offload from and interface with DG equipment. Committed to the concept of multiterminal ICOBOL applications in an MS-DOS environment. Available for Desktop, MicroNova...

...Reference Number: 819 Contact: Donald Klein, Philip Gotthelf Telephone: (201) 662-7020 MBA SYSTEMS, LTD. Services Offered: Consulting on Data General systems and applications, including **several languages** and small and large application development needs. Specialties: AOS, AOS/VS, COBOL, PL/1, BASIC, and accounting and **financial information systems** Fees: Fixed-price contracts available References Available Reference Number: 211 Contact: Steven M. Sturgeon Telephone: (800) 451-2497; in CA, (818) 994-2400 SERVICE & TRAINING...

13/3,K/134      (Item 12 from file: 275)  
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01305543      SUPPLIER NUMBER: 07743023      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Vertical market applications software. (listing of software packages) (directory)**  
DG Review, v7, n1, p21(6)  
Summer, 1989  
DOCUMENT TYPE: directory      ISSN: 1050-9127      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT:    7679      LINE COUNT:    00725

...      returned from production are available in inventory as soon as they are received and reports/queries are complete up to the moment. All screen have **online** Help and a unique function called IQ? which allows the user to review a list of valid entries for any field at the touch of...

...Languages: COBOL, RM/COBOL Reference Number: 237 Contact: Carlos M. Recalde Telephone: (212) 302-7711 JACOBSEN AND ASSOCIATES, INC.  
Application: Manufacturing, MRP II, cost accounting, **financial** management  
**Product** Name: JAKE Description: These are **online**, realtime, interactive, fully integrated modules for BOM, MRP II, purchasing, physical inventory, cycle counting, routing, shop floor, shop loading, CRP, product cost buildup, labor distribution...  
...across a broad range of industries. IMPCON is a complete MRP-II application solution which addresses the main areas of manufacturing management, from inventory and **production** control to integrated **financial** management. It assists all levels of a company to maximize **productivity** and reduce materials **investment**. Price: Contact vendor CPU: MV/Family Operating Systems: AOS/VS Languages: Interactive COBOL Reference Number: 937 Contact: Claude P. Morris Telephone: (813) 855-2615 SARTOX DATA SYSTEMS Application: Manufacturing Product Name: ALCOR/mfg Management Information and Control System Description: The integrated manufacturing/**financial** accounting **system** manages inventories in multiple warehouses, reports job and product costs, analyzes sales, and captures all necessary **financial** data. The **system** features an integrated standard project cost accounting system with full variance tracking. The Material Requirements planning module is a bucketless, net-change system. The Bill...individual customers and individual products. Additional modules include General

Ledger, Purchasing, Payroll/Personnel, Accounts Receivable, Sales Analysis, Accounts Payable and Fixed Assets. A fourth-generation **language** is **optionally** available; this gives the system universal reporting capabilities. Modules may be purchased separately or as a package. Price: Contact vendor CPU: MV/Family Operating Systems...

13/3,K/135 (Item 13 from file: 275)  
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01245002 SUPPLIER NUMBER: 06566385 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**MISWeek consultants directory: Spring 1988. ( Supplement) (directory)**  
MIS Week, v9, n14, pS1(16)  
April 4, 1988  
DOCUMENT TYPE: directory ISSN: 0199-8838 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 8160 LINE COUNT: 00804

... CONSULTANTS: 8+. GEOGRAPHICAL AREA: International, South Atlantic, East South Central, West South Central. CONSULTING SERVICES: 386 Hi-Performance Computers-OEM & Upgrades, CADD, Publishing, Programming, LAN **Networks**, Lotus & **Financial**, Taxes, Immigration **Financial Systems**, Turnkey Hardware Upgrades, Micros, Minis Communications, Micro-to-Mainframe, MIS/Micro Custom Databases, International & **Multilingual** Staff, 18 years IBM experience, Novell, 3 Com, Western Digital. SPECIALTY AREA: Upgrades--386 Turbo Performance Opus at 25 Mhz, Intel-OEM; **Networks** --CADD, Publishing, Financial; Database Development-MIS.  
SYNC, INC.  
P.O. Box 670895, Marietta, GA 30066, (404) 924-4795. NUMBER OF CONSULTANTS: 6 GEOGRAPHICAL AREA: South...

13/3,K/136 (Item 14 from file: 275)  
DIALOG(R) File 275:Gale Group Computer DB(TM)  
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01233428 SUPPLIER NUMBER: 06532600  
**Neural nets: babies no more.**  
Johnson, R. Colin; Schwartz, Tom  
Electronic Engineering Times, n496, p55(4)  
July 25, 1988  
ISSN: 0192-1541 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: Attendees at the second annual gathering of IEEE's International Conference on Neural **Networks** saw the substantial changes that have taken place in the industry in just one year, as neural **network** exhibits moved from flashy demos to real-world setups. Applications that cannot be addressed by computers or AI have been targeted by neural startups, including industrial control systems that learn by trial and error, **bank-check systems** that read handwritten amounts, and text recognition systems for **multiple languages**. Hecht-Nielsen Neurocomputer exhibited some of the most sophisticated systems. For example, there will be a graded-learning **network** that can cope directly with complex industrial control problems, using only feedback from a video camera. Details about other companies and their products are given.

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(c) 2001 Engineering Info. Inc.  
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File 99:Wilson Appl. Sci & Tech Abs 1983-2001/Dec  
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technical files*

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S2	41382	S1 OR (CHECKING OR SAVING? OR BROKERAGE OR INVESTMENT) (2W)- (ACCOUNT? ? OR TRANSACTION?) OR (BILL OR BILLS) (3N) (PAYMENT? - OR PRESENTMENT? OR PAID OR PAY???)
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S8	1987688	(ATM OR ATMS) (S) (MACHINE? OR TELLER? OR BANK???) OR AUTOMA- T?()TELLER? ? OR S7
S9	30	S2 AND S4 AND S8
S10	29	RD (unique items)
S11	23	S10 NOT PY,CY=1997:2001
S12	16592	(FINANCIAL OR BANK??? OR INVEST??? OR INVESTMENT? OR BROKE- RAGE? OR CREDIT()UNION OR SHOPPING) (3N) (SOFTWARE OR APPLICATI- ON? OR PROGRAM? ? OR PROGRAMME OR PROGRAMMES)
S13	26	S12 AND S8 AND S4
S14	21	S13 NOT S9
S15	15	RD (unique items)
S16	11	S15 NOT PY,CY=1997:2001
S17	238385	PC OR PCS OR PDA OR PDAS OR (PERSONAL OR PRIVATE) () (DIGITAL OR DATA OR INFORMATION) (1W) (ASSISTANT? OR AIDE? OR NOTEPAD? - OR ORGANIZER?) OR (ELECTRONIC OR DIGITAL) (1W)DIAR??? OR PALMP- ILOT? OR PALM()PILOT? ?

S18 338459 S17 OR (PERSONAL OR HOME) (1W) COMPUTER? OR TOP? ? OR (SCREEN OR PICTURE OR VIDEO) (2W) (PHONE? ? OR TELEPHONE?) OR VIDEOPHONE? OR INTERACTIVE (2W) (TV OR TVS OR TELEVISION? OR CATV?) OR VIDEOTEX? OR KIOSK?  
 S19 258035 S18 NOT PY,CY=1997:2001  
 S20 1375 S19 AND S2  
 S21 1049 S19 AND S4  
 S22 32 S21 AND (BANK??? (NOT 2N) DATA OR INVESTMENT? ? OR SHOPPING - OR FINANCIAL OR PAYMENT? OR LOAN? ? OR CREDIT? ? OR MORTGAGE?)  
 S23 23 S22 NOT (S11 OR S13 )  
 S24 22 RD (unique items)  
 S25 0 AU=(ZEANAH J? AND ABBOTT C? AND BOYD N? AND COHEN A? AND COOK J? AND GRANDCOLAS M? AND LAN S? AND LINDSLEY B? AND MARKARIAN G? AND MOSS L?)  
 S26 13678 AU=(ZEANAH J? OR ABBOTT C? OR BOYD N? OR COHEN A? OR COOK J? OR GRANDCOLAS M? OR LAN S? OR LINDSLEY B? OR MARKARIAN G? - OR MOSS L?)  
 S27 0 S26 AND S2 AND (S8 OR S4)



11/3,K/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
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4437966 INSPEC Abstract Number: C9308-7120-010

**Title: PROFI: privat customer online financing advisory system**

Author(s): Arnold, D.

Author Affiliation: Dept. for Inf. Technol. Dev., Z-Landerbank Bank Austria AG, Vienna, Austria

Conference Title: Universita Cattolica del Sacro Cuore, Monitoring Board on Expert Systems. An Analysis of Expert Systems Applications in the European Banking Industry. Proceedings of the 2nd International Meeting on Expert Systems Applications p.35-50

Editor(s): Nottola, C.; Rossignoli, C.

Publisher: Franco Angeli, Milan, Italy

Publication Date: 1992 Country of Publication: Italy 212 pp.

Conference Date: 1992 Conference Location: Milan, Italy

Language: English

Subfile: C

**Title: PROFI: privat customer online financing advisory system**

...Abstract: Kommerzialbank AG and Landerbank AG. The former Zentralsparkasse and Kommerzialbank AG has been developing expert systems since 1985 and there have been several prototypes: expert **system** for **investment** advisory, balance sheet analysis, automatic purchase of bills of exchange and operating support. **Different languages** and shells have been tried out: OPS5, AS (Application System of IBM), ESE (Expert System Environment from IBM), PROLOG and PROFI (privat customer **online** financing advisory system)-PROFI is the first expert **system** in **BANK AUSTRIA** which is frequently used by over 120 branch offices.

Identifiers: privat customer **online** financing advisory system...

11/3,K/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
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03753092 INSPEC Abstract Number: B90067863, C90067013

**Title: European single market and information technology**

Author(s): Coupland, J.W.

Publisher: IEE, London, UK

Publication Date: 1990 Country of Publication: UK 47 pp.

ISBN: 0 85296 487 0

Language: English

Subfile: B C

...Abstract: European single market and its impact on the information technology industries or users of information technology equipment and services. The first part comprises 73 English **language** articles and abstracts **selected** from the IEE's INSPEC **online** bibliographic database. These are for convenience categorised under the following headings: general/review and miscellaneous; electrical/electronics industry; electromagnetic compatibility (EMC); telecommunications; electronic data interchange (EDI); computing; information **services** ; and **financial services** . The second part includes details of books, reports and other relevant documents; short courses; and contact points for further information and advice on the European...

...Identifiers: INSPEC **online** bibliographic database...

...**financial services** ;

11/3,K/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
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03300194 INSPEC Abstract Number: C89015627

**Title: The Environmental Law Information System**

Journal: IBM Nachricht vol.38, no.293 p.43-6  
Publication Date: June 1988 Country of Publication: West Germany  
CODEN: IBMNAQ ISSN: 0018-8662  
Language: German  
Subfile: C

...Abstract: the environment. The article deals with the organisation and work of the IUCN and the computer equipment that it uses. This consists of an IBM **System /38 data bank** computer operated by means of a sophisticated abstracting and indexing system, which is described, and by specially devised dialogue-mode software ROMULUS (Retrieval Oriented **Multilingual and Online** Updating System). The principal features of the system complex are briefly described.

...Identifiers: IBM **System /38 data bank** computer...

...Retrieval Oriented **Multilingual and Online** Updating System

11/3,K/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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03101344 INSPEC Abstract Number: C88025283

**Title: The network of automated information services and data banks of the German Democratic Republic in cooperation with the international system for automated exchange of information**

Author(s): Rosenbaum, H.-D.

Journal: Informatik vol.34, no.6 p.207-8

Publication Date: 1987 Country of Publication: East Germany

CODEN: IIDWAN ISSN: 0019-9915

Language: German

Subfile: C

**Title: The network of automated information services and data banks of the German Democratic Republic in cooperation with the international system for automated exchange of information**

Abstract: Development aspects and utilization of an automated information **service and data bank network** in the German Democratic Republic are described. Users will have access to German and international data banks, and **on -line** centres are under construction in Berlin, Frankfurt/Oder, and Dresden. Present-day science and technology databases in the GDR, and services including information analysis for early determination of trends, electronic post, computer aid for **translation** from Russian and **English** texts, and others, are reviewed. Pilot projects, standards preparation, personnel training, and international collaboration facets are discussed. The **network** is seen as inseparably associated with data bank **networks** in the USSR, and in Council for Mutual Economic Aid countries.

...Descriptors: **language translation**

...Identifiers: data bank **networks**

11/3,K/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03085733 INSPEC Abstract Number: C88021450

**Title: A new look for TERMIUM bank**

Author(s): Adshead, M.

Author Affiliation: Dept. of Secretary of State for Canada, Montreal, Que., Canada

Journal: International Information, Communication and Education vol.6, no.2 p.187-93

Publication Date: Sept. 1987 Country of Publication: India

CODEN: IICEE2

Language: English

Subfile: C

...Abstract: Two generations of the Banks have already made an impact on

the international scene and the third is about to be introduced to TERMIUM's **network** of users. The TERMIUM Bank consists of four linguistic data collections (and a number of supporting databases): terminology data collection; proper names data collection; **multilingual** data collection and the translations problems data collection. The author states the general feature of TERMIUM **Bank** and the **service** it renders to 2500 users through a **network** of 230 terminals besides the service to 1200 translators. The author identifies concept-oriented approach to terminological research.

...Identifiers: **network** ; ...

...**multilingual** data collection

11/3,K/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03048084 INSPEC Abstract Number: C88008604

**Title: Proceedings of the Third Annual Artificial Intelligence and Advanced Computer Technology Conference**

Publisher: Tower Conference Manage, Wheaton, IL, USA

Publication Date: 1987 Country of Publication: USA 702 pp.

Conference Date: 22-24 April 1987 Conference Location: Long Beach, CA, USA

Language: English

Subfile: C

...Abstract: dealt with: medical AI from academic exercise to marketed reality; expert systems applications; parallel computing; AI languages; AI in banking and finance; AI in the **investment** /finance community; expert **systems** methodology; AI in the media; AI workstations; speech processing; AI in printing and publishing; AI in space technology; expert system development systems; AI in technology transfer; knowledge based process control; AI in defence systems; building an expert system by the nonprogrammer; AI applications in manufacturing; machine **translation** ; natural **language** interfaces; AI in business; knowledge information processing systems; AI in education; diagnostic system reasoning methods; diagnostic system tool design; AI in **networking** ; AI in aerospace; and **PC** based expert systems. Abstracts of individual papers can be found under the relevant classification codes in this or other issues.

...Identifiers: **personal computer** systems...

...**networking** ;

11/3,K/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02735718 INSPEC Abstract Number: C86048051

**Title: Micros vs. mainframes, the coming equality**

Author(s): Steinley, C.D.

Author Affiliation: South Dakota Sch. of Mines & Technol., Rapid City, SD, USA

Conference Title: SCCS - Proceedings of the 19th Annual Small College Computing Symposium p.318-27

Publisher: Small Coll. Comput. Symposium, Rapid City, SD, USA

Publication Date: 1986 Country of Publication: USA xxviii+351 pp.

Conference Date: 11-12 April 1986 Conference Location: Rapid City, SD, USA

Language: English

Subfile: C

Abstract: Mainframes have long enjoyed a decided advantage over micros in speed and accuracy. For this reason, serious computer users have **invested** significantly in large **systems** . However, recent advances in hardware and algorithms have closed this performance gap at a remarkable pace, making it

possible for an efficient micro-compiler to...

... a time-shared mainframe. This paper concentrates on the current state-of-the-art in microprocessor computer power. Comparisons are made between mainframes and standard **personal computer** systems using a **variety** of **languages**. Special emphasis is given to a recursive SNOBOL-like BASIC compiler developed at the South Dakota School of Mines and Technology for the Motorola 68000...

...Identifiers: **personal computer** systems

11/3,K/8 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02161984 INSPEC Abstract Number: B84002360, C84002628

**Title: Word processing**

Author(s): Gruber, S.

Journal: Sysdata vol.14, no.10 p.45-7

Publication Date: 26 Sept. 1983 Country of Publication: Switzerland

CODEN: SYSDDS ISSN: 0254-2226

Language: German

Subfile: B C

...Abstract: for English only, which estimates it will provide 80 per cent accuracy! Other languages will follow soon. On 1st July 1983 PTT introduced a data **network** 'Telepac' which will benefit word processing. By the end of 1984 latest, 'Telepac' will have a rapid teleprinter service 'Teletex', with 2400 Bit/s, between data storage **banks**. The **service** will include all the usual characters of business correspondence.

...Descriptors: **language translation** ;

...Identifiers: data **network** 'Telepac'...

11/3,K/9 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

01440974 INSPEC Abstract Number: C80002518

**Title: EURONET as a user facility for accessing data banks**

Author(s): Davies, G.W.P.

Author Affiliation: EURONET, Comm. of the European Communities, Luxembourg

Conference Title: Proceedings of the Sixth International CODATA Conference p.201-4

Editor(s): Dreyfus, B.

Publisher: Pergamon, Oxford, UK

Publication Date: 1979 Country of Publication: UK xxiii+433 pp.

ISBN: 0 08 023371 6

Conference Date: 22-25 May 1978 Conference Location: Santa Flavia, Italy

Language: English

Subfile: C

**Title: EURONET as a user facility for accessing data banks**

Abstract: EURONET will provide **on - line** dial-up access to a wide variety of scientific and technical information services, including over 30 data banks, within the European Community. It is scheduled...

... The author describes the background and motivation of the EURONET project, its current status and the main tools being developed to help the user to **access** the data **banks** which will be connected to it. Among the aspects discussed are: **network** access facilities (including tariffs), referral and guidance, **multilingual** features, command languages and the mix of data **bank services** to be available.

11/3,K/10 (Item 10 from file: 2)

DIALOG(R)File 2:INSPEC

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01320474 INSPEC Abstract Number: C79010913

**Title:** Designing a multilingual terminology bank for United States translators

Author(s): Morton, S.E.

Author Affiliation: Information Systems, Carnegie-Mellon Univ., Pittsburgh, PA, USA

Journal: Journal of the American Society for Information Science  
vol.29, no.6 p.297-303

Publication Date: Nov. 1978 Country of Publication: USA

CODEN: AISJB6 ISSN: 0002-8231

Language: English

Subfile: C

**Title:** Designing a multilingual terminology bank for United States translators

Abstract: A multilingual terminology bank consists of a data base of multilingual terminology and various programs to access it. The bank acts as a computerized dictionary, accessible to translators either on-line or through hard-copy printouts. Retrieved information consists of a record containing a term, its equivalents in other languages, and descriptive information which includes usage samples, synonyms, definitions, and grammatical information. The bank is to serve technical translators either on-line or off-line, with a data base consisting of records of English, German, French, Spanish, or Russian terms used in business or engineering. The bank...

Identifiers: multilingual terminology bank...

11/3,K/11 (Item 1 from file: 8)

DIALOG(R)File 8:Ei Compendex(R)

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02815914 E.I. Monthly No: EI8911116204

**Title:** VENTI - Ein Programm zur Ventilatorenauswahl mit Buerocomputern.

Title: VENTI - a program for fan selection using office computers.

Author: Creifelds, A.; Witzke, U.

Corporate Source: Forschungszentrum fuer Mechanisierung und Energieanwendung in der Landwirtschaft, Schlieben, East Ger

Source: Luft- und Kaeltetechnik v 25 n 2 1989 p 98-99

Publication Year: 1989

CODEN: LUKAA7 ISSN: 0024-7251

Language: German

Abstract: VENTI is a BASIC program translated into machine language, performing with the SCPX operating system on BC A5120/30 office computers as well as on the PC 1715 personal computer. The program assists in selecting the right fan quickly and reliably for a given operating point to be put in (overall pressure, air volume flow...

...data of axial fans. The user has the chance of updating the data or preparing further data in the command mode of the REDABAS data bank system. (Author abstract) 3 Refs. In German.

...Descriptors: Selection; COMPUTER PROGRAMMING LANGUAGES --

Identifiers: SOFTWARE PACKAGE VENTI; DATA BANK SYSTEM REDABAS; DATA FILE AXVENTI

11/3,K/12 (Item 2 from file: 8)

DIALOG(R)File 8:Ei Compendex(R)

(c) 2001 Engineering Info. Inc. All rts. reserv.

02660502 E.I. Monthly No: EIM8810-054235

**Title:** VIDEOTEX AND FIRMS.

Author: Roux, D.; Soulie, D.

Corporate Source: Univ de Paris Dauphine, Paris, Fr

Conference Title: Technology Management 1: Proceedings of the First

International Conference on Technology Management. Special Publication of  
the International Journal of Technology Management.

Conference Location: Miami, FL, USA Conference Date: 19880217

E.I. Conference No.: 11584

Source: Publ by Inderscience Enterprises Ltd, Geneva, Switz p 858

Publication Year: 1988

ISBN: 0-907776-13-2

Language: English

**Title: VIDEOTEX AND FIRMS.**

Abstract: The number of free videotex terminals in French households is 3,000,000 today and will reach 5,000,000 in 1988 and 8,000,000 in 1990. In 1986...

...to more than 30 million hours of connection. This communication presents the evolution of French firms in this area, to analyze the weight of strategic choices made by the French Telecommunications company, and to evaluate the prospects within a European context. Using the latest available data, it deals with activities like press, banking and distribution...

Identifiers: FRENCH FIRMS; **BANKING** ; **DISTRIBUTION SYSTEMS** ; **ABSTRACT ONLY**

**11/3,K/13 (Item 3 from file: 8)**

DIALOG(R)File 8: Ei Compendex(R)

(c) 2001 Engineering Info. Inc. All rts. reserv.

02348512 E.I. Monthly No: EIM8711-074335

**Title: AI IN BANKING: INTELLIGENT WORKSTATIONS OR MAINFRAMES? .**

Author: Slahor, Ludomir

Corporate Source: Swiss Volksbank, Berne, Switz

Conference Title: 1987 Proceedings - Fourth International IEEE VLSI Multilevel Interconnection Conference.

Conference Location: Santa Clara, CA, USA Conference Date: 19870615

E.I. Conference No.: 10238

Source: Publ by IEEE, New York, NY, USA. Available from IEEE Service Cent (Cat n 87CH2488-5), Piscataway, NJ, USA p 851-855

Publication Year: 1987

Language: English

...Abstract: that can be used to develop and deliver artificial intelligence applications within the financial institute with its specific, well-established data-processing environment. He discusses online transaction processing and considers how AI might be integrated into that environment. Expert systems, automated programming and intelligent programming aids, natural languages, and machine translation are considered. 26 refs.

Identifiers: **ONLINE TRANSACTION PROCESSING**; **AI IN BANKING** ; **INTELLIGENT PROGRAMMING AIDS**; **NATURAL LANGUAGES**; **AUTOMATED PROGRAMMING**

**11/3,K/14 (Item 4 from file: 8)**

DIALOG(R)File 8: Ei Compendex(R)

(c) 2001 Engineering Info. Inc. All rts. reserv.

00529956 E.I. Monthly No: EI7604022568 E.I. Yearly No: EI76013873

**Title: USA-JAPAN COMPUTER CONFERENCE, 2ND, PROCEEDINGS, 1975.**

Author: Anon

Corporate Source: AFIPS, Montvale, NJ

Source: USA-Jpn Comput Conf, 2nd, Proc, Pap, Tokyo, Jpn, Aug 26-28 1975  
Publ by AFIPS, Montvale, NJ, 1975, 615 p

Publication Year: 1975

Language: ENGLISH

...Abstract: hardware for processors, memory and peripherals; library automation; parallel processing; artificial intelligence and its applications; computers in health and medicine; computers in the

instructional process; system performance and evaluation; banking and reservation systems; imaginative uses of computers; theoretical aspects of information processing; data bases and file management; specialized I/O; simulation and modeling; programming languages and translators; computer networks and data communications; computer graphics; data base security techniques; problem solving and programming methodology; economics of computer networks; automated design and debugging of hardware and software; and software techniques and algorithms. Selected papers are indexed separately.

11/3,K/15 (Item 1 from file: 6)

DIALOG(R)File 6:NTIS

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2057308 NTIS Accession Number: AD-A336 764/6/XAB

**JPRS Report, China**

Joint Publications Research Service, Arlington, VA.

Corp. Source Codes: 056306000; 193300

Report No.: JPRS-CAR-87-035

18 Aug 87 117p

Languages: English Document Type: Conference proceeding; Translation

Journal Announcement: GRAI9811

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... source; it should not be inferred that they have been disseminated only in the medium, in the language, or to the area indicated. Items from foreign language sources are translated. Those from English - language sources are transcribed, with the original phrasing and other characteristics retained. This report from China, contains articles from China. The articles deal with International, Economic...

... of Chinese Naval Equipment; Demands of New Technologies on Political Work; Long-Term Money Market Taking Shape in PRC; Shanghai Area Cities Form Money Market Network; Financial Services Grow, Diversify in Shanghai; Credit Coops Invigorate Beijing Banking System; USSR Would Withdraw From Gulf Only After West and LIAOWANO Discusses Sino-Japanese Relations.

11/3,K/16 (Item 2 from file: 6)

DIALOG(R)File 6:NTIS

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1537299 NTIS Accession Number: ED-318 488

**Building on the First Century. Proceedings of the National Conference of the Association of College and Research Libraries (5th, Cincinnati, Ohio, April 5-8, 1989)**

Fennell, J. C.

Association of Coll. and Research Libraries, Chicago, IL.

Corp. Source Codes: 061851000

Report No.: ISBN-0-8389-7289-6

1989 364p

Languages: English

Journal Announcement: GRAI9101

For proceedings of the 4th national conference, see ED 294 589. Type is small and, in some papers, faint.

Available from ERIC Document Reproduction Service (Computer Microfilm International Corporation), 3900 Wheeler Ave., Alexandria, VA 22304-5110.

NTIS Prices: Not available NTIS

...are organized into nine broad subject areas: (1) academic and research librarianship (recruitment, technology and change, faculty status, and support for faculty research); (2) administration (access to periodicals, financial support, cost analysis, computing centers and libraries, performance appraisals, evaluation, and networks); (3) automated services

(cataloging, authority control, and user groups); bibliographic instruction (information literacy, working with faculty, course integrated library instruction, program evaluation, teaching methods...

... journals, acquisition policies, collection assessment, weeding the collection, and special collections); (6) international papers (African imprints, an Australian 'dime novel' publisher, Latin American acquisitions, and foreign language collections); (7) personnel (management competencies, creative staffing, classified staff, career progression, and financial compensation policies); (8) preservation/special collections (selection, disaster preparedness, special collections, and...

11/3,K/17 (Item 3 from file: 6)

DIALOG(R) File 6:NTIS

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0800332 NTIS Accession Number: ED-168 542/XAB

**Machine-Aided Translation: From Terminology Banks to Interactive Translation Systems**

Greenfield, C. C. ; Serain, D.

Carnegie-Mellon Univ., Pittsburgh, PA. Dept. of Computer Science.

Corp. Source Codes: 005343001

1977 84p

Languages: English Document Type: Translation

Journal Announcement: GRAI8007

Prepared in cooperation with Institut de Recherche en Informatique et Automatique, Paris (France).

Available from ERIC Document Reproduction Service (Computer Microfilm International Corporation), Arlington, VA. 22210.

NTIS Prices: Not available NTIS

**Machine-Aided Translation: From Terminology Banks to Interactive Translation Systems**

... terminology banks. A critical comparison of the main existing banks suggests that these banks are the first step toward interactive translation systems. Exchange problems in **networks** of banks and terminological cooperation between international organizations will necessitate standardization of terms, symbols, and definitions. It is proposed that automatized terminology banks be designed...

Descriptors: **Language** processing; \*Machine translation; Artificial intelligence; Data bases; Data collection; Dictionaries; Information **networks**; Language classification; Man machine systems; Programming languages; Programming problems; Subject index terms; Telecommunication

11/3,K/18 (Item 1 from file: 99)

DIALOG(R) File 99:Wilson Appl. Sci & Tech Abs

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1747656 H.W. WILSON RECORD NUMBER: BAST90057967

Financial systems **that bust borders**

Carlyle, Ralph;

Datamation v. 36 (Nov. 15 '90) p. 77-8+

DOCUMENT TYPE: Feature Article ISSN: 0011-6963

Financial systems **that bust borders**

ABSTRACT: Some 60 U.S. software vendors are selling integrated accounting systems in response to multinational corporations' need for integrated **financial applications systems** with international capabilities. These vendors have added payroll, inventory, order processing, and fixed asset management, among other capabilities, to the traditional accounting-system core modules. The integrated systems can run on machines ranging from **PCs** to mainframes. The most successful international financial applications software, in the most basic package, offers the capability to handle **multiple** currencies and **languages**; the ability to handle, integrate, and report both locally and centrally on a variety of international accounting



standards, tax codes, and legal requirements; and the...

11/3,K/19 (Item 1 from file: 144)  
DIALOG(R)File 144:Pascal  
(c) 2001 INIST/CNRS. All rts. reserv.

12646478 PASCAL No.: 96-0340614

**Peace and information in the Middle East**

Online information 95 : London, 5-7 December 1995

FEILER G

RAITT David I, ed; JEAPES Ben, ed

Info-Prod Research (Middle East) Ltd, Gan 52520, Israel

Learned Information (Europe), Oxford, United Kingdom.

International online information meeting, 19 (London GBR) 1995-12-05  
1995 529-537

Publisher: Learned Information, Oxford, Medford NJ

Language: English

Online information 95 : London, 5-7 December 1995

... needed which focuses on the micro level. This requires the urgent establishment of business information database services supplying both business opportunities information and more general investment services. The creation of appropriate database services can help to overcome another problem which has stood in the way of increased investment in and grants to...

... potential investors is the language obstacle, since most information currently available in the Middle East is either in Arabic, Hebrew or in Persian ; little is translated into foreign languages and foreign investors are usually therefore dependent on local contacts for advice and information.

11/3,K/20 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00218823 90PK06-115

**Comdex highlights office productivity**

Ferranti, Marc

PC WEEK , June 11, 1990 , v7 n23 p25, 1 Pages

ISSN: 0740-1604

Reports on products previewed at the Comdex trade show, highlighting office productivity and financial applications. Among the products are PlanPerfect 5.1 (\$NA) from WordPerfect Corp. of Orem, UT, which has an updated mouse-driven interface; a Windows 3.0 project manager called ProView (\$995) from WIP Systems Inc. of Markham, Ontario; and PC -IQ (\$99.95) from A.I. Solutions Inc. of West Seneca, NY, a DOS-based shell using artificial intelligence for translation of English , French or Spanish statements into DOS commands. (tbc)

Identifiers: PlanPerfect; ProView; PC -IQ; WordPerfect; WIP Systems ; A.I. Solutions

11/3,K/21 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
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01670887 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

**ACADEMIC PILGRIMS: DETERMINANTS OF INTERNATIONAL FACULTY MOBILITY**

Original Title: ACADEMIC PILGRIMS: DETERMINANTS OF INTERNATIONAL FACULTY MOBILITY

Author: VAN DE BUNT-KOKHUIS, SYLVIA GEERTRUIDA MARIA

Degree: DR.

Year: 1996

Corporate Source/Institution: KATHOLIEKE UNIVERSITEIT NIMBANT (THE  
NETHERLANDS) (0687)  
Source: VOLUME 60/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 8. 232 PAGES  
ISBN: 90-361-9517-9  
Publisher: TILBURG UNIVERSITY PRESS, P.O. BOX 90153, 5000 LE TILBURG,  
THE NETHERLANDS

...implementing international mobility in their human resources  
policy. Priority is given to faculty members from social sciences, juniors,  
and males:

An intensive use of international **networks** is recommended, for  
conducting mobility programmes, for pooling resources, for offering  
**foreign language** instruction in less commonly taught languages and  
research cooperation.

The Human Resources department should develop a **financial 'bonus'**  
**system**, facilitate return visits if longer stays are required, and  
facilitate an adequate sabbatical leave arrangement. Academic credits  
should be given to the individual who undertakes...

11/3,K/22 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01516679 ORDER NO: AAD96-36759  
**LANGUAGE SERVICES PLANNING IN THE BANKING INDUSTRY: AN EXAMPLE OF  
UNPLANNED LANGUAGE POLICY**

Author: TOUCHSTONE, ELLEN ELIZABETH  
Degree: PH.D.  
Year: 1996

Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)  
Source: VOLUME 57/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3002. 549 PAGES

**LANGUAGE SERVICES PLANNING IN THE BANKING INDUSTRY: AN EXAMPLE OF  
UNPLANNED LANGUAGE POLICY**

...were collected in seven communities within the Greater Los Angeles  
area which have high percentages of minority language speakers. By  
comparing minority language usage for **automatic teller** machines, on  
brochures and signage and by ascertaining the availability of  
minority-language-speaking tellers, it was determined that **banking  
services** differ significantly from **bank** to bank and even from branch to  
branch.

These findings led to focus groups with Spanish-speaking immigrant  
bank customers to determine how this wide **variety** of minority **language**  
servicing strategies affected minority language speakers' **access** to  
**banking services**. Data collected during these focus groups suggest that,  
indeed, the lack of **banking services** in minority languages led to  
feelings of confusion, frustration, and anxiety on the part of the  
Spanish-speaking customers. Moreover, the lack of minority language...

...the focus group data was representative of the Spanish-speaking  
population. In the survey, participants were presented with a hypothetical  
bank offering one of four **different** minority **language** servicing  
strategies and later, asked questions about the bank. The bank which did  
not offer any Spanish services was found to be confusing, disrespectful of  
...

11/3,K/23 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
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01485395 ORDER NO: AADAA-I9619303  
**THE GROWTH OF BANGKOK AS A REGIONAL FINANCIAL CENTER IN INDOCHINA  
(THAILAND)**

Author: CHUNSOM, NADA

Degree: D.B.A.

Year: 1996

Corporate Source/Institution: UNITED STATES INTERNATIONAL UNIVERSITY (0239)

Source: VOLUME 57/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 754. 284 PAGES

...financial center in Indochina: the quality of life (e.g., traffic, pollution, etc.); both domestic and international transportation systems; the existing number of experts in **financial services**, legal **services**, and **language translation** services; the existing number of business research institutions; both domestic and international telecommunication systems; and the **network** of computer systems. Moreover, the findings showed that most of the financial executives operating BIBFs were not satisfied with the existing tax schemes. They requested...

16/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

04291532 INSPEC Abstract Number: B9301-6210L-058, C9301-5620-033

**Title: Application platform (AP) for operations systems**

Author(s): Bagga, Y.S.; Desai, S.R.; Kanwar, D.V.; Sinha, G.; Tower, R.W.

Author Affiliation: AT&T Bell Lab., Columbus, OH, USA

Conference Title: NOMS '92. Networks Without Bounds. IEEE 1992 Network Operations and Management Symposium (Cat. No.92CH3134-4) p.90-101 vol.1

Publisher: IEEE, New York, NY, USA

Publication Date: 1992 Country of Publication: USA 3 vol. xiv+748 pp.

ISBN: 0 7803 0588 4

U.S. Copyright Clearance Center Code: CH3134-4/92/0000-0090\$03.00

Conference Sponsor: IEEE

Conference Date: 6-9 April 1992 Conference Location: Memphis, TN, USA

Language: English

Subfile: B C

...Abstract: application platform (AP) that help to develop or migrate existing OSs (operations systems) to future-generation OSs. The platform enables applications to gain hardware independence, **network** independence, database independence, **Multiple National Language** Support, application interoperability, and application coresidency. The AP tools are also beneficial for conforming to industry standards. Products with a large software/customer base may...

... commitments and current investments. AP is not only beneficial internally to OS vendors, but also to their customers and other third-party vendors, protecting their **investments** in the existing **software**.

Descriptors: **network** operating systems...

...telecommunication **network** management

...Identifiers: **network** management platform...

...**network** independence...

...**Multiple National Language** Support

16/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02987360 INSPEC Abstract Number: C87061274

**Title: AI in banking: intelligent workstations or mainframe?**

Author(s): Slahor, L.

Author Affiliation: Swiss Volksbank, Berne, Switzerland

Conference Title: Proceedings of VLSI and Computers. First International Conference on Computer Technology, Systems and Applications. COMPEURO 87 (Cat. No.87CH2417-4) p.851-5

Editor(s): Proebster, W.E.; Reiner, H.

Publisher: IEEE Comput. Soc. Press, Washington, DC, USA

Publication Date: 1987 Country of Publication: USA xvii+1006 pp.

ISBN: 0 8186 0773 4

U.S. Copyright Clearance Center Code: CH2417-4/87/0000-0851\$01.00

Conference Sponsor: IEEE; Gesellschaft Inf.; Verband Deutscher Elektrotech

Conference Date: 11-15 May 1987 Conference Location: Hamburg, West Germany

Language: English

Subfile: C

Abstract: The author examines the hardware that can be used to develop and deliver artificial intelligence **applications** within the **financial** institute with its specific, well-established data-processing environment. He discusses **online** transaction processing and considers how AI might be

integrated into that environment. Expert systems, automated programming and intelligent programming aids, natural languages , and machine translation are considered.

...Identifiers: **online** transaction processing

16/3,K/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

02460964 INSPEC Abstract Number: C85030971

**Title: ANTEM, an international programme for the application of new technologies to education, vocational training and culture**

Author(s): Tester, A.-F.

Author Affiliation: CESTA, Paris, France

Conference Title: NECC '84. 6th Annual National Educational Computing Conference p.51-4

Editor(s): Bonnette, D.T.

Publisher: Univ. Iowa, Iowa City, IA, USA

Publication Date: 1984 Country of Publication: USA xvi+331 pp.

Conference Sponsor: ASEE; Assoc. Comput. Humanities; ACM; Assoc. Educ. Data Syst.; Assoc. Small Comput. Uses in Educ.; Int. Council Comput. Educ.; IEEE Comput. Soc.; SCS

Conference Date: 13-15 June 1984 Conference Location: Dayton, OH, USA

Language: English

Subfile: C

...Abstract: the domain of new educational and training technologies. The programme, officially launched at Williamsburg in June 1983, already has several ongoing projects which include a **network** of Didactheque, Referral Centers offering consulting facilities for instructional software and hardware; RAPPI, a **network** of workshops linking centers internationally at the human and electronic levels from pre-school to university and engineering schools; ANTEMnet, an international electronic information exchange **network** , and a working tool to link teams working on common projects such as the development of project BIOTECH, an intelligent videodisc. Other **programmes** include terminology **banks** and computer aided translation.

...Descriptors: **language translation** ;

...Identifiers: international electronic information exchange **network** ;

16/3,K/4 (Item 1 from file: 6)

DIALOG(R)File 6:NTIS

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1605955 NTIS Accession Number: DE91015984

**AUTOBUS: System for analysis and administration of deficits in public transportation buses. System manual**

Fonseca, M. G.

Los Alamos National Lab., NM.

Corp. Source Codes: 072735000; 9512470

Sponsor: Department of Energy, Washington, DC.

Report No.: LA-12178-MS

Aug 91 189p

Languages: English

Journal Announcement: GRAI9124; ERA9151

Sponsored by Department of Energy, Washington, DC.

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NTIS Prices: PC A09/MF A02

...for those countries that do not have routine procedures for collecting information on the costs of operation. The AUTOBUS system was developed for an IBM-PC computer using FRAMEWORK III and dBase III software. The report is written in English and in Spanish. The Spanish version contains the

complete computer program and six appendices not included in the **English translations** of the report. 13 figs., 6 tabs.

Descriptors: A Codes; \*Buses; \*Land Transport; Central America; Computer **Program** Documentation; Cost; Economics; **Financial** Incentives; Losses; Management; Prices; Public Enterprises; Routing; Systems Analysis; Transportation Sector

16/3,K/5 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00441449 96IW11-209

**iCat enables online catalogs, 'stores' -- Suite provides good tools for Internet, intranet commerce**

Houts, Ean

InfoWorld , November 18, 1996 , v18 n47 pIW/6, 1 Page(s)

ISSN: 0199-6649

Company Name: iCat

Product Name: iCat Electronic Commerce Suite 2.1

**iCat enables online catalogs, 'stores' -- Suite provides good tools for Internet, intranet commerce**

...a favorable review of iCat Electronic Commerce Suite 2.1 (\$1,495), an electronic commerce system from iCat of Seattle (888, 206). Runs on IBM PC compatibles with Windows 95 or NT, or on the Macintosh; the server also runs under Unix. Explains that iCat is a publishing tool for traditional catalogs on the **Internet** , intranets, or CD-ROMs. Specifies that this package is made up of iCat Commerce Publisher, an authoring tool, iCat Commerce Exchange, a database catalog server...

... iCat Commerce Player, for distribution of catalogs on CD-ROM. States that iCat supports many transaction-processing methods, supplies many templates, and allows for extensive **customization** of its Command **Language** . However, complains that iCat's interface is tedious to use, lacks ODBC support, and cannot import standard database formats. Includes one screen display and a...

Descriptors: Electronic Publishing; Electronic **Shopping** ; Window **Software** ; **Software** Review; **Internet** ; Catalog

16/3,K/6 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00351424 94WN06-007

**In The Black: account for cash and contacts**

Powell, James E

Windows Magazine , June 1, 1994 , v5 n6 p128-132, 2 Page(s)

ISSN: 1060-1066

Company Name: Microrim

Product Name: In The Black

Presents a favorable review of In The Black (\$89), a **financial software** package from Microrim (800, 206). Runs on IBM PC compatibles with 4MB RAM and 11.7MB free hard disk space. Calls In The Black suitable for both home finance and small business uses, noting that it combines financial management and contact management functions. In addition, there is an **option** of using plain **English** or accounting terminology. Features include a check register; full-featured accounts payable and receivable modules; and charting and reporting utilities, all of which are integrated ...

16/3,K/7 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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**NeuroWindows -- A new look for neural nets**

Immarco, Peter

PC AI , January 1, 1993 , v7 n1 p34-38, 4 Page(s)

ISSN: 0894-0711

Company Name: Ward Systems Group; Microsoft

Product Name: NeuroWindows; Visual Basic

Presents a favorable review of NeuroWindows (\$369), a neural **network** development environment from Ward Systems Groups, Inc. of Frederick, MD (301). Says NeuroWindows enables you to create a neural **network** that has a Windows-based front-end with Microsoft's Visual Basic and with **several** other **languages** that support DLLs. Lets you create the standard three-layer backpropagation and four **network** paradigms, Generalized Regression, Kohonen, Probabilistic, Recurrent Backpropagation. Can put these different types of **networks** together in any application you build. Contains a complete set of supporting functions for the creation and maintenance of neural **networks** . It is fun and easy to use. Documentation is concise. Say it is powerful and flexible. Contains side-bar articles: 'The paradigms in NeuroWindows' discusses the four **network** paradigms; and 'A **software shopping** list' with helpful tools. Contains one figure and two listings. (v1)

Descriptors: Neural **Networks** ; **Networks** ; Software Review

16/3,K/8 (Item 4 from file: 233)

DIALOG(R)File 233:Internet &amp; Personal Comp. Abs.

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00285012 92PL08-004

**Language Assistant**

Frank, Steven

PC LAPTOP COMPUTERS Magazine , August 1, 1992 , v4 n8 p30-31, 2 Page(s)

ISSN: 1043-1314

Company Name: Microtac Software

Product Name: Language Assistant Series, The

...79.99 each), a travel translator from Microtac Software of San Diego, CA (619). Requires 512K of RAM, hard disk, and VGA, CGA or EGA **laptops** . It is available in French, Italian, Spanish, and **German** . Provides one-way **translation** from **English** to a **foreign language** . Provides a reasonable degree of accuracy, but is meant as an aid to human-based translation. Can be a valuable tool for someone with a working knowledge of the target **language** . Can speed **translate** with a hot key, or do a line-by-line interactive translations, which allows you to edit as you go. Has a 30,000-word...

... a 2,500-verb verb conjugator. Cautions some of the translations of common expressions are inaccurate. Says 'its function as a study aid makes the **program** well worth the **investment** .' Contains one photo. (v1)

Descriptors: **Foreign Language** ; French; **Spanish** ; **German** ; Software Review; **Translators** ; Travel

16/3,K/9 (Item 5 from file: 233)

DIALOG(R)File 233:Internet &amp; Personal Comp. Abs.

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00178672 88PY10-006

**Cross-Bank TELCOM**

Globman, Paul

Portable 100 , October 1, 1988 , v5 n9 p27-29, 31

THE CUSTOM 200 column presents **several** BASIC and assembly **language** programs for the Tandy 200 that allow TELCOM to switch RAM-banks without losing the carrier signal using a modem, and provide two additional capabilities to the F6 and F7 function keys, while **on-line** . Once the connection is made, F6 will display all RAM files and free bytes in the

current bank and F7 will switch into TELCOM of...

... RAM bank. Notes that the bank that the user was in before the installation will not contain these features, so for the duration of the **online** connection, the user must remain in that **bank**. Includes five **program** listings. (lj)

16/3,K/10 (Item 6 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00057592 8337313

**The financial planner's** customizing language  
Von Baranov, Eric  
PC: The Independent Guide to IBM Personal Computers , Jun 1983 , v2 n1  
p533-544, 7 pages  
ISSN: 0745-2500

**The financial planner's** customizing language  
A favorable review of a spreadsheet for the IBM **Personal Computer** which offers sophisticated financial planning (\$700). Reports that it offers an easily understood operational **language** which allows for **customizing** program applications.  
Descriptors: **Software** Review; \* **Financial** Analysis; \*Spreadsheet;  
\*IBM **Personal Computer**

16/3,K/11 (Item 1 from file: 94)  
DIALOG(R)File 94:JICST-EPlus  
(c)2001 Japan Science and Tech Corp(JST). All rts. reserv.

01154867 JICST ACCESSION NUMBER: 90A0824957 FILE SEGMENT: JICST-E  
**Robot standard language preparation business report. Fiscal 1989. ( Sponsor**  
**: The Japan Machinery Federation ).**  
Nihonsangyoyorobottokogyokai  
Robotto Hyojun Gengo Sakusei Jigyo Hokokusho. Heisei 1 Nendo, 1990,  
PAGE.243P  
JOURNAL NUMBER: N19903295J  
UNIVERSAL DECIMAL CLASSIFICATION: 681.3.02.001 007.52:621  
LANGUAGE: Japanese COUNTRY OF PUBLICATION: Japan  
DOCUMENT TYPE: Journal  
ARTICLE TYPE: Original paper  
MEDIA TYPE: Printed Publication

...ABSTRACT: the language is being noticed. Robot language functions and surface description form are different at each company. Manufacturers and users must put a lot of **investment** and talent into **software** development. Because of this the standardization of robot languages is necessary. The effectiveness of SLIM(V1,O2) was verified. Robot Standard Language Preparation Expert Committee suggests surface **language** (SLIM). SLIM is **translator** to convert surface **language** (SLIM) to codes of intermediate language (STROLIC).In addition, a robot standard language (SLIM) related to the surface language was made based on the study...  
...DESCRIPTORS: **online** processing



24/5/1 (Item 1 from File: 2)  
DIALOG(R) File 2:INSPEC  
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5679539 INSPEC Abstract Number: B9710-6130-296, C9710-7820-046

**Title:** An experimental Japanese/English interpreting video phone system

**Author(s):** Karaorman, M.; Applebaum, T.H.; Itoh, T.; Endo, M.; Ohno, Y.; Hoshimi, M.; Kamai, T.; Matsui, K.; Hata, K.; Pearson, S.; Junqua, J.-C.

**Author Affiliation:** Speech Technol. Lab., Panasonic Technol.Inc., Santa Barbara, CA, USA

**Conference Title:** Proceedings ICSLP 96. Fourth International Conference on Spoken Language Processing (Cat. No.96TH8206) Part vol.3 p.1676-9 vol.3

**Editor(s):** Bunnell, H.T.; Idsardi, W.

**Publisher:** IEEE, New York, NY, USA

**Publication Date:** 1996 **Country of Publication:** USA 4 vol. 2522 pp.

**ISBN:** 0 7803 3555 4 **Material Identity Number:** XX97-01749

**Conference Title:** Proceeding of Fourth International Conference on Spoken Language Processing. ICSLP '96

**Conference Sponsor:** Univ. Delaware; Alfred I. duPont Inst.; Acoust. Soc. America; Acoust. Soc. Japan; American Speech-Language-Hearing Assoc.; Australian Speech Sci. & Technol. Assoc.; Eur. Speech Commun. Assoc.; IEEE Signal Process. Soc.; Incorporated Canadian Acoust. Assoc.; Int. Phonetic Assoc.; Linguistic Soc. America

**Conference Date:** 3-6 Oct. 1996 **Conference Location:** Philadelphia, PA, USA

**Availability:** Appl. Sci. & Eng. Lab., Alfred I. duPont Inst., P.O.Box 269, Wilmington, DE 19899, USA

**Language:** English **Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** We report on the architectural design issues and experiences gained while building and demonstrating an experimental interpreting video phone (IVP) system. The IVP system has been demonstrated in an Internet home shopping simulation simultaneously before live audiences in Japan and the US. An American shop assistant and a Japanese customer engaged in task directed dialogues using their native languages. In addition to their direct audio/visual contact by ISDN video phone, each participant heard a translation of the remote speaker's utterances in a synthetic voice in real time. Each site used a medium size vocabulary, a continuous speech recognition system and a text to speech synthesis (TTS) system for the local language. Recognition results were transmitted over the Internet to the remote site, where the corresponding translated sentence was spoken by TTS in the listener's native language. All of the speech and language processing software components of the system were independently developed proprietary technologies of the authors' laboratories which were integrated using commercially available hardware and communication media. Difficulties encountered in developing the system, the accommodations which were made, and other experiences gained through the process are reported. (12 Refs)

**Subfile:** B C

**Descriptors:** home computing; home shopping; interactive systems; Internet; ISDN; language translation; natural language interfaces; speech recognition; speech synthesis; videotelephony

**Identifiers:** experimental Japanese/English interpreting video phone system; architectural design issues; experimental interpreting video phone; IVP system; Internet home shopping simulation; American shop assistant; Japanese customer; task directed dialogues; native languages; direct audio/visual contact; ISDN video phone; language translation; synthetic voice; real time; medium size vocabulary; continuous speech recognition system; text to speech synthesis system; local language; remote site; translated sentence; language processing software components

**Class Codes:** B6130 (Speech analysis and processing techniques); B6210D (Telephony); B6430J (Applications of television systems); B6220F (ISDN and multimedia terminal equipment); B6210M (ISDN); C7820 (Humanities computing); C6180N (Natural language processing); C5260S (Speech processing techniques); C1250C (Speech recognition); C5620W (Other computer networks); C6150N (Distributed systems software); C7830 (Home computing)

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24/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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4636053 INSPEC Abstract Number: C9405-7810C-058

**Title:** Multilingual CBT

Author(s): MacKenzie, D.

Author Affiliation: DMC Ltd., Arbroath, UK

p.318-23

Editor(s): Maurer, H.

Publisher: Assoc. Adv. Comput. Education, Charlottesville, VA, USA

Publication Date: 1993 Country of Publication: USA 657 pp.

ISBN: 1 88009 406 1

Conference Title: Proceedings of ED-MEDIA 93. World Conference on Educational Multimedia and Hypermedia

Conference Date: 23-26 June 1993 Conference Location: Orlando, FL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The need for CBT courses on the same topic to be developed in a variety of different languages has grown considerably. The author describes a project in which developers at DMC were initially involved in producing CBT courses in German and French and in producing a Polish version of a banking course first developed in English. The first major application of this experience was the production of a course on an aspect of credit -card processing commissioned by VISA International to be delivered in English, French, German, Italian and Spanish. The initial development was to be done on an English version of the course. The other language versions were to follow as quickly as possible. The design brief restricted the delivery machines to the lowest common denominator: IBM PC compatibles equipped with EGA graphic cards. The speed with which the multiple versions were required and cost constraints (the different language versions were each budgeted at a maximum of 15% of the cost of the English version) conditioned the development strategy from the start.

(4 Refs)

Subfile: C

Descriptors: computer based training; credit transactions; IBM computers; programming; software tools; teaching

Identifiers: multilingual CBT; CBT courses; credit -card processing; VISA International; English; French; German; Italian; Spanish; delivery machines; IBM PC compatibles; EGA graphic cards; cost constraints; development strategy

Class Codes: C7810C (Computer-aided instruction); C7120 (Finance); C6110 (Systems analysis and programming); C6115 (Programming support)

24/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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4607159 INSPEC Abstract Number: C9404-7820-007

**Title:** The Globalink Translation System-GTS

Author(s): Burnford, N.

Author Affiliation: Nestor Ltd., Henley on Thames, UK

Conference Title: Translating and the Computer 13. The Theory and Practice of Machine Translation - A Marriage of Convenience? p.107-11

Publisher: Aslib, London, UK

Publication Date: 1992 Country of Publication: UK 165 pp.

ISBN: 0 85142 295 0

Conference Sponsor: Aslib; Inst. Translation & Interpreting

Conference Date: 28-29 Nov. 1991 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Considers how GTS provides a practical aid to translation problems where speed and cost effectiveness is of prime importance. GTS is the best machine translation tool available for PCs and is a very cheap alternative to mainframe systems with comparable output. It has a very

flexible integration with PC word processors and DTP. The relatively small **investment** in GTS can be recaptured in a matter of days when used conscientiously and intelligently. (0 Refs)

Subfile: C

Descriptors: **language translation** ; microcomputer applications; word processing

Identifiers: desktop publishing; Globalink Translation System; GTS; speed ; cost effectiveness; machine translation tool; mainframe systems; word processors; DTP; **investment**

Class Codes: C7820 (Humanities)

24/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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04011160 INSPEC Abstract Number: B91072776, C91074766

**Title: Graphic applications for spectrum management using personal computers**

Author(s): Vaccani, P.; Roy, D.

Author Affiliation: Dept. of Commun., Ottawa Univ., Ont., Canada

Conference Title: 1990 International Symposium on Electromagnetic Compatibility Symposium Record (Cat. No. 90CH2903-3) p.542-6

Publisher: IEEE, New York, NY, USA

Publication Date: 1990 Country of Publication: USA xvi+701 pp.

U.S. Copyright Clearance Center Code: CH2903-3/90/0000-0542\$01.00

Conference Sponsor: IEEE

Conference Date: 21-23 Aug. 1990 Conference Location: Washington, DC, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: Recent technological advances have made it possible to develop cost-effective computer graphics tools for spectrum management using **personal computers**. To illustrate this, two applications which have been recently implemented at the Canadian Department of Communications are described. The first application overlays microwave data from the licensing database into digitized maps. This assists radio engineers in planning future microwave systems. The second application automatically draws earth station coordination contours, thus eliminating a tedious and manual process. These applications are called the Microwave Environment Display System (MEDS) and the Earth Station Coordination Contour Display System (CONTOUR), respectively. Based on experience with these application, it appears that the major cost is associated with the application program development and not the hardware. It is suggested that this **investment** can be protected by **selecting** a computer graphics **language** like GKS which is an international standard and is designed to be portable from one installation to another. (2 Refs)

Subfile: B C

Descriptors: computer graphics; frequency allocation; microcomputer applications; microwave links; satellite relay systems; telecommunications computing

Identifiers: graphic applications; spectrum management; **personal computers** ; computer graphics tools; Canadian Department of Communications; microwave data; licensing database; digitized maps; planning; microwave systems; earth station coordination contours; Microwave Environment Display System; MEDS; Earth Station Coordination Contour Display System; CONTOUR; application program development; computer graphics language

Class Codes: B6410 (Legislation, frequency allocation and spectrum pollution); B6250G (Satellite relay systems); B6250D (Point-to-point radio systems); C7410F (Communications); C6130B (Graphics techniques)

24/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2001 Institution of Electrical Engineers. All rts. reserv.

03241233 INSPEC Abstract Number: C88063560

**Title: Programs for control in PCs provide effective solutions**

Author(s): Abraham, M.

Author Affiliation: Analog Devices Inc., Norwood, MA, USA

Journal: Control Engineering vol.35, no.6 p.83-4

Publication Date: June 1988 Country of Publication: USA

CODEN: CENGAX ISSN: 0010-8049

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The IBM PC Bus has become a de facto standard even in control, supported by DOS-based software and a variety of boards. Its features, and those of I/O boards, are described. A board designed specifically for process control applications has many benefits over other approaches. External multiplexing provides flexibility for mixing sensor types, added safety, and serviceability cost-effectiveness compared to banks of sensor-specific interface board, and a high level of reliability. The simplicity of the plug-in board itself leaves space for a large number of digital I/O points. The DOS is also described, and the choice of languages and the use of pre-written software are discussed. System integration issues are examined. (0 Refs)

Subfile: C

Descriptors: computer interfaces; microcomputer applications; operating systems (computers); process computer control; standards

Identifiers: external multiplexing; system integration; IBM PC Bus; standard; DOS-based software; I/O boards; process control; safety;; cost-effectiveness; reliability; plug-in board

Class Codes: C3350 (Industrial production systems); C5610P (Peripheral interfaces); C6150J (Operating systems); C7420 (Control engineering)

24/5/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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03227742 INSPEC Abstract Number: C88060340

Title: Translating administrative terminology using an Olivetti M24

Author(s): Chaffey, P.N.

Author Affiliation: Oslo Univ., Norway

Conference Title: Translating and the Computer 8: A Profession on the Move. Proceedings of a Conference p.95-104

Editor(s): Picken, C.

Publisher: Aslib, London, UK

Publication Date: 1987 Country of Publication: UK viii+174 pp.

ISBN: 0 85142 218 7

Conference Sponsor: Aslib; Inst. Translation & Interpreting

Conference Date: 13-14 Nov. 1986 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: Describes the Norwegian Project for Multilingual Administrative Nomenclature (ADNOM). Administrative terminology is defined as sets of terms relating to phenomena that change from one language community to another because human beings in different societies choose to administer their affairs differently. Originally ADNOM stored data in the Norwegian Term Bank at the University of Bergen. However, as a result of changes in staff in Bergen and with the advent of reasonable priced personal computers, ADNOM transferred its database to an Olivetti M24 with a 20 megabyte hard disk. The M24 uses MSDOS, which means that it is compatible with IBM machines, and the MSDOS version the author is using is 3.10. (5 Refs)

Subfile: C

Descriptors: administrative data processing; language translation ; microcomputer applications

Identifiers: administrative terminology; Olivetti M24; Norwegian Project for Multilingual Administrative Nomenclature; language community; ADNOM; MSDOS

Class Codes: C7100 (Business and administration); C7820 (Humanities)

24/5/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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03198104 INSPEC Abstract Number: B88052823

**Title:** Videotex and firms

Author(s): Roux, D.; Soulie, D.

Author Affiliation: Univ. de Paris Dauphine, France

Conference Title: Technology Management 1. Proceedings of the First International Conference p.858

Editor(s): Khalil, T.M.; Bayraktar, B.A.; Edosomwan, J.A.

Publisher: Inderscience Enterprises, Geneva, Switzerland

Publication Date: 1988 Country of Publication: Switzerland xxii+866 pp.

ISBN: 0 907776 13 2

Conference Date: 17-19 Feb. 1988 Conference Location: Miami, FL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Summary form only, as follows: The number of free videotex terminals in French households is 3,000,000 today and will reach 5,000,000 in 1988 and 8,000,000 in 1990. In 1986, there were 287 million calls made through those terminals, amounting to more than 30 million hours of connection. The rate of growth of the number of calls is at present 10% per month. Those figures show obviously that French videotex is moving towards getting the status of a new media. It is then important to outline the reasons for this success, compared with the poor performances achieved in other countries. The authors present developments of French firms in this area, to analyze the weight of strategic choices made by the French Telecommunications company, and to evaluate the prospects within a European context. Using the latest available data, they mainly deal with activities like press, banking and distribution. Examples from manufacturing are presented. (0 Refs)

Subfile: B

Descriptors: commerce; telecommunication; viewdata

Identifiers: videotex terminals; French households; strategic choices; press; banking ; distribution

Class Codes: B6210K (Viewdata and teletext)

24/5/8 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

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02751037 INSPEC Abstract Number: C86050455

**Title:** Man-machine communication in multilingual environment

Author(s): Oualid, A.; Mlouka, M.

Author Affiliation: Centre de Sophia Antipolis, INRIA, Valbonne, France

Conference Title: Proceedings of the ISMM International Symposium: Mini and Microcomputers and their Applications p.44-7

Editor(s): Zsombor-Murray, P.J.; Vroomen, L.J.; Hamza, M.H.

Publisher: Acta Press, Calgary, Alta., Canada

Publication Date: 1985 Country of Publication: Canada ii+230 pp.

ISBN: 0 88986 082 3

Conference Date: 3-5 June 1985 Conference Location: Montreal, Que., Canada

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Data processing is nowadays oriented towards Latin languages, and especially the English language. This language is based on a quite simple alphabet with letters invariable whatever their context in the word, with no diacritics, etc. The present orientation of data processing to the use of non-informaticians its popularisation (personal computers) make necessary the existence of tools allowing 'man-machine' communication in any linguistic and alphabetical context, which will give data processing a world dimension while preserving users' cultural patrimony. As a matter of fact the use of data processing is no longer the privilege of specialists but of ordinary people consulting or withdrawing money from their bank accounts through automatic boxes or of employees of travel agencies reserving plane or train seats on terminals. Most present solutions to that problem are restricted, materialized by the use of terminals dedicated to

one or two languages hardware implementation with input-output devices. The authors think that the approach should be made within a general frame applying to each language; that implies a flexible and portable hence software solution. (5 Refs)

Subfile: C

Descriptors: linguistics; man-machine systems

Identifiers: man-machine communication; **multilingual** environment; Latin languages; English language; data processing; alphabetical context; data processing; **bank** accounts; automatic boxes; travel agencies; hardware implementation; input-output devices

Class Codes: C1270 (Man-machine systems)

24/5/9 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

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02372007 INSPEC Abstract Number: C85007246

**Title: Symphony and Framework square off**

Author(s): McMillan, T.

Journal: Popular Computing vol.3, no.11 p.95-8, 100-2, 107-10

Publication Date: Sept. 1984 Country of Publication: USA

CODEN: PRCGDB ISSN: 0194-8075

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: Lotus's Symphony and Ashton-Tate's Framework, a pair of recently introduced integrated packages for the IBM **Personal Computer**. Each program offers spreadsheet, word-processing, database management, and graphics capabilities managed through on-screen windows. Also, each includes its own programming **language** for **customizing** advanced applications. Nonetheless, the concepts that underlie their basic designs set the two products apart. In this article the author examines the important features of Symphony and Framework and highlights the ways in which they differ. Symphony offers communications functions and Framework allows access to DOS for running stand alone **PC** DOS applications. (0 Refs)

Subfile: C

Descriptors: computer graphics; database management systems; **financial** data processing; IBM computers; microcomputer applications; software packages; spreadsheet programs; word processing

Identifiers: spreadsheet; word-processing; database management; graphics; on-screen windows; programming language

Class Codes: C7120 (Finance)

24/5/10 (Item 10 from file: 2)

DIALOG(R)File 2:INSPEC

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01834926 INSPEC Abstract Number: B82021532, C82014596

**Title: Resolving language barriers in international videotex communication**

Author(s): Witkam, A.P.M.; Hillan, J.J.

Author Affiliation: BSO/Automation, Technol. BV, Utrecht, Netherlands

Conference Title: New Systems and Services in Telecommunications. Proceedings of the International Conference p.143-53

Editor(s): Cantraine, G.; Destine, J.

Publisher: North-Holland, Amsterdam, Netherlands

Publication Date: 1981 Country of Publication: Netherlands viii+367 pp.

ISBN: 0 444 86206 4

Conference Date: 24-26 Nov. 1980 Conference Location: Liege, Belgium

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A)

Abstract: Describes a systems approach for automatic **language translation** in international **videotex** networks. A scheme is proposed in which the **investment**, translation functions and costs are distributed among the parties involved and largely balanced by reduced transmission

costs. (7 Refs)

Subfile: B C

Descriptors: communication networks; **language translation** ; systems engineering; viewdata

Identifiers: systems approach; automatic **language translation** ; international **videotex** networks; **investment** ; costs

Class Codes: B6210K (Viewdata and teletext); C3370J (Television); C7820 (Humanities)

24/5/11 (Item 1 from file: 8)

DIALOG(R)File 8:Ei Compendex(R)

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02112205 E.I. Monthly No: EIM8608-054795

**Title: HYDRO SYSTEMS EVALUATION ON PERSONAL COMPUTERS.**

Author: Degan, Lawrence J.

Corporate Source: GE, Schenectady, NY, USA

Conference Title: Waterpower '85: Proceedings of an International Conference on Hydropower.

Conference Location: Las Vegas, NV, USA Conference Date: 19850925

Sponsor: US Bur of Reclamation, Washington, DC, USA; US Army Corps of Engineers, Washington, DC, USA; TVA, Knoxville, TN, USA; US DOE, Washington, DC, USA; US Federal Energy Regulatory Commission, Washington, DC, USA; et al

E.I. Conference No.: 08086

Source: v 3. Publ by ASCE, New York, NY, USA p 2175-2184

Publication Year: 1986

ISBN: 0-87262-536-2

Language: English

Document Type: PA; (Conference Paper)

Journal Announcement: 8608

Abstract: The programs for selecting the equipment and determining the average annual energy have been separated from the detailed **financial** analysis. The BASIC **language** was **selected** for the first type of calculations and logic, while LOTUS was more readily applied to the finances. However, the outputs of the BASIC programs were designed to easily input into the LOTUS programs. This paper concentrates more on the technical programs. The major features of the BASIC programs are described, including the variations for impulse, Francis and axial-flow turbines. An example of penstock sizing is given. The importance of **financial** rates on equipment sizing is also illustrated. (Edited author abstract).

Descriptors: \*HYDROELECTRIC POWER PLANTS--\*Computer Aided Analysis; COMPUTERS, MICROCOMPUTER; ECONOMICS--Analysis; COMPUTER PROGRAMS

Identifiers: **PERSONAL COMPUTERS** ; **FINANCIAL ANALYSIS**; EQUIPMENT SELECTION; PENSTOCK SIZING

Classification Codes:

611 (Hydro & Tidal Power Plants); 723 (Computer Software); 911 (Industrial Economics)

61 (PLANT & POWER ENGINEERING); 72 (COMPUTERS & DATA PROCESSING); 91 (ENGINEERING MANAGEMENT)

24/5/12 (Item 1 from file: 6)

DIALOG(R)File 6:NTIS

Comp&distr 2000 NTIS, Intl Cpyrght All Right. All rts. reserv.

1369249 NTIS Accession Number: PB88-178405

**Management Information System for the Inland River Port System, IBM PC (Revenue - Leasing) (for Microcomputers)**

(Softwar)

Korink, R. L.

Maritime Administration, Washington, DC. Office of Ports and Intermodal Development.

Corp. Source Codes: 017221042

Report No.: DOT/SW/DK-88/024

1987 diskette

Languages: English

Journal Announcement: GRAI8814

Also available in set of 7 diskettes CP D99, PB88-178330. The software is contained on 5 1/4-inch diskette, double sided, double density compatible with the IBM PC microcomputer. Diskettes are in the ASCII format. Price includes documentation, PB88-178306, PB88-178314, and PB88-178413.

NTIS Prices: CP D02

Country of Publication: United States

The Revenue Leasing package operates to show the terms of the lease, the charge per collection period and the status of the lease with respect to **payment** schedule, whether current, 30-60 or 90 days in arrears and amount in arrears. It is designed to provide a running summary of port-related leasing service and leasing conditions...Software Description: The software is written in the PFS: First **Choice** programming **language** for the IBM XT or greater microcomputers. It requires a DOS 2.0 or greater operating system and also requires 256K bytes of memory.

Descriptors: \*Software; \*Management information systems; Diskettes

Identifiers: \*Inland River Port System; \*Revenue Leasing; NTISDOTMA

Section Headings: 70C (Administration and Management--Management Information Systems); 85C (Transportation--Metropolitan Rail Transportation); 62B (Computers, Control, and Information Theory--Computer Software)

24/5/13 (Item 2 from file: 6)

DIALOG(R) File 6:NTIS

Comp&distr 2000 NTIS, Intl Cpyrght All Right. All rts. reserv.

1369242 NTIS Accession Number: PB88-178330

**Management Information System for the Inland River Port System, IBM PC (for Microcomputers)**  
(Software)

Korink, R. L.

Maritime Administration, Washington, DC. Office of Ports and Intermodal Development.

Corp. Source Codes: 017221042

Report No.: DOT/SW/DK-88/017

1987 7 diskettes

Languages: English

Journal Announcement: GRAI8814

Set includes 7 diskettes, PB88-178348 through PB88-178405.

The software is contained on 5 1/4-inch diskette, double sided, double density compatible with the IBM PC microcomputer. Diskettes are in the ASCII format. Price includes documentation, PB88-178306, PB88-178314, and PB88-178413.

NTIS Prices: CP D99

Country of Publication: United States

In a cooperative effort with the City of St. Louis Port Authority, the Maritime Administration (MARAD) has released the Management Information System for the Inland River Port System (IRPS). Designed to improve port management efficiency, the IRPS encompasses fourteen activities that represent managerial concerns of the inland port community. Specifically, they are: Fleet evaluation; Capital budgeting; Port delay equations; Land use inventory; Commodity flow; Economic impact; Real estate **investment** analysis; Harbor capacity; Environmental assessment; Incidence history; Leasing income and revenue; General accounting and billing; Cash management--Portfolio analysis; and Word processing, printing, and report editing. These activities, which traverse four major tasks dealing with Port Planning, Port Operations, Land Use Planning, and Administration, allow for an interactive or 'user friendly' environment. Users have the capability of calling any or several software analysis packages in any desired order, moving data into and out of the system, creating data format changes, and interpreting output through screen or print readouts. The system was developed for implementation on two types of **personal computers**, namely, the Apple IIc and IIe, and the IBM-PC or compatible PC 's. The Apple and IBM systems contain multiple programs which may be purchased individually or as a set...Software Description: The software written in the BASIC, PFS: First **Choice** and IRMA programming **languages** for the IBM XT or greater microcomputer. It requires a DOS 3.2 or greater



operating system. The programs require 256K bytes of memory.

Descriptors: \*Software; \*Management information systems; Diskettes; Economic impact

Identifiers: \*Inland River Port System; Fleeting evaluation; Capital budgeting; Port Delay equations; Land use inventory; Commodity flow; Valmat; NTISDOTMA

Section Headings: 70C (Administration and Management--Management Information Systems); 85G (Transportation--Marine and Waterway Transportation); 62B (Computers, Control, and Information Theory--Computer Software)

24/5/14 (Item 1 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00432867 96PW08-019

**Free crash courses in foreign languages**

Jantz, Richard

PC World , August 1, 1996 , v14 n8 p88, 1 Page(s)

ISSN: 0737-8939

Company Name: travlang

Product Name: travlang's **Foreign Languages** for Travelers

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Geographic Location: United States

Presents a favorable review of travlang's **Foreign Languages** for Travelers (free), language instruction available on the Internet from travlang. The program offers help in nearly 30 languages including Dutch, French, German, Hebrew, Italian, and Japanese. Users merely click on the language of interest and then go to pages that list frequently used words and phrases in key topics such as basic words, **shopping**, dining, and common questions. Most of the words and phrases are attached to short sound files to instruct in the proper pronunciation. To hear these files, users must have a Web browser with a sound utility and a PC with a sound board. The program also offers general **language** pointers, online **translation** dictionaries, and links to country-specific sites. Includes one screen display. (djd)

Descriptors: **Foreign Language** ; Internet; Online Information; Software Review; Computer Assisted Instruction; Educational Computing; Web Sites

Identifiers: travlang's **Foreign Languages** for Travelers; travlang

24/5/15 (Item 2 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00378315 95PI03-203

**Europe poised for on-line expansion**

Perenson, Melissa J

PC Magazine , March 28, 1995 , v14 n6 p30, 1 Page(s)

ISSN: 0888-8507

Company Name: AT&T

Product Name: Europe Online; Interchange Online Network

Languages: English

Document Type: Feature Articles and News

Geographic Location: Europe; United States

Discusses the boom in on-line services in Europe. Notes that Europe Online is a service, based in Luxembourg, that is backed by a consortium of content and **financial** companies and several European publishers. Adds that problems in on-line services include telecommunications deregulation; privatization; incompatible infrastructures; **different languages**; scarcity of home PCs in Europe. States that some U.S. based on-line services are planning to expand their European access. (LDS)

Descriptors: Online Systems; International Microcomputing; Corporate Alliances

24/5/16 (Item 3 from file: 233)  
DIALOG(R) File 233:Internet & Personal Comp. Abs.  
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00352030 94PL06-010

**Personal Travel Guide**

Goldstein, Michael

PC Laptop Computers Magazine , June 1, 1994 , v6 n6 p39, 41, 43, 3

Page(s)

ISSN: 1043-1314

Company Name: Personal Travel Technologies

Product Name: Personal Travel Guide

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: United States

Presents a favorable review of Personal Travel Guide (\$349, plus \$149 for each database), a travel program from Personal Travel Technologies, Inc. of Mineola, NY (516). Requires a 33MHz 80386-based IBM PC compatible or better, with a Microsoft-compatible mouse, VGA or SVGA display, and MS-DOS 3.3 or higher. Notes that Personal Travel Guide provides excellent, step-by-step directions, and interactive listings of hotels, restaurants, sights, and ATMs. Features include a five- **language** word and phrase **translator** , convention planning information, sophisticated search features, and voluminous information on various topics such as local government and **shopping** . However, notes that this expensive program is somewhat difficult to learn, and currently only databases for Sacramento, Washington, and San Francisco are available. Includes two photos. (jo)

Descriptors: Travel; Map; Software Review; **Foreign Language** ; Entertainment; Transportation

Identifiers: Personal Travel Guide; Personal Travel Technologies

24/5/17 (Item 4 from file: 233)  
DIALOG(R) File 233:Internet & Personal Comp. Abs.  
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00342809 94CO03-041

**Electronic Esperanto -- You can use your personal computer to learn and practice foreign language skills.**

Moses, Anthony

COMPUTE , March 1, 1994 , v16 n3 p98-102, 4 Page(s)

ISSN: 0194-357X

Company Name: Future Trends Software; HyperGlot; MicroTac Software

Product Name: EZ Language Series, The; Word Torture Series; Tense Tutor; Pronunciation Tutor; Language Assistant

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Discusses **several** computer-based **foreign language** instruction programs which do not require a big hardware **investment** or make large demands of an already overtaxed hard disk. Says that the EZ Language Series from Future Trends Software is a PC version of the traveler's vest-pocket phrase book. HyperGlot's Word Torture series (available in Spanish, German, French, and Italian) is a high-tech version of the vocabulary flashcard drill. Notes that HyperGlot's Tense Tutor drills the learner in understanding and listening comprehension of verb tenses. Says that HyperGlot's Pronunciation Tutor (available in French and Spanish for PC users) is useful for dedicated students who want an extra bit of practice at home. Transparent Language, another program, helps learners to read text rather than learning vocabulary. Also discusses Language Assistant from MicroTac Software and Power Translator 2.0 from Globalink. Contains two screen displays. (HHW)

Descriptors: **Foreign Language** ; Computer Assisted Instruction;

Software Review; Vendor Guide; Education  
Identifiers: EZ Language Series, The; Word Torture Series; Tense Tutor  
; Pronunciation Tutor; Language Assistant; Future Trends Software;  
HyperGlot; MicroTac Software

24/5/18 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00315448 93PJ06-005

**Powering up a palmtop with peripherals -- Software and hardware options  
are increasing for palmtop users**

Raymond, John

PC Today , June 1, 1993 , v7 n6 p33-35, 3 Page(s)

ISSN: 1040-6484

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Discusses palmtop peripherals, both hardware and software. Says the most critical is the palmtop-to-PC link for which packages are available that include serial interface cable, adapter, and software for exchanging files for around \$130. Expansion slots which have been proprietary are now beginning to exhibit a standard interface developed by **Personal Computer Memory Card International Association (PCMCIA)**. PCMCIA cards can be installed in a desktop from \$150 to \$350. Docking stations and infrared connections are available for linking with **Pcs** , printers, fax machines and E-mail. Brands of memory enhancement are briefly described as are PIMs, **foreign language , financial** planning, and public speaking tools. Also notes games are available, too. Contains four photos. (GC)

Descriptors: Hand-held Computer; Peripherals; Hardware; Software;  
Interface; PCMCIA

24/5/19 (Item 6 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00315126 93IW06-132

**Tiny Zoomer PDA is application rich**

Lee, Yvonne

InfoWorld , June 14, 1993 , v15 n24 p32, 1 Page(s)

ISSN: 0199-6649

Company Name: Tandy Corp.; Casio

Product Name: Zoomer; Zoomer

Languages: English

Document Type: Product Announcement

Geographic Location: United States

Reports that Casio Inc. of Dover, NJ (201) and Tandy Corp. of Fort Worth, TX (817) will release Zoomer (\$899 from Casio, and \$699 from Tandy), a **personal digital assistant** the size of a video cassette. Features GeoWorks operating system, a touch-sensitive screen, a pop-up QWERTY keyboard, PalmPrint handwriting recognition software, a built-in speaker, a serial port, and a PCMCIA socket. Intuit Inc.'s Quicken **financial** management package, America Online Inc.'s on-line service, and many applications from Palm Computing including dictionary, spell checker, thesaurus, calculator, **26-language translator** , travel information, and personal information manager software. Says that Motorola Inc. will develop hardware and software to link it to their Embarc communications service. Contains a photograph. (cr)

Descriptors: **Personal Digital Assistant** ; Hand-held Computer;  
Personal Information Manager

Identifiers: Zoomer; Zoomer; Tandy Corp.; Casio

24/5/20 (Item 7 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00232845 91LK01-029

**DataTimes adds news sources, introduces software**

LINK-UP , January 1, 1991 , v8 n1 p32, 1 Pages

ISSN: 0073-9988

Languages: English

Document Type: Product Announcement

Geographic Location: United States

Reports that DataTimes of Oklahoma City, OK (405) has announced the following new international and domestic information sources to its network: Comline International, a Tokyo-based database with full full text and summaries of articles in over 130 **Japanese -language** publications **translated** into **English** ; Business Tokyo, an English-language magazine focusing on successful businesses in Japan; American **Banker** , addition of full-text retrieval of six American **Banker** Publications already on DataTimes. Also reports that DataTimes released **PC** DataTimes, a package for small and mid newspapers to build computerized libraries using **PCs** ; and Data added in November seven U.S daily news papers. (jb)

Descriptors: Database; Japan; Foreign Trade; News; Newspapers;

**Banking** ; Information Sources

Identifiers: DataTimes; DataTimes

24/5/21 (Item 1 from file: 94)

DIALOG(R)File 94:JICST-EPlus

(c)2001 Japan Science and Tech Corp(JST). All rts. reserv.

02681747 JICST ACCESSION NUMBER: 95A0919497 FILE SEGMENT: JICST-E

**Mac DTP can see any promising future ?Rogarta. Prominent future by use of prepress system at foreign language publishing.**

HORIGUCHI MUTSUTOSHI (1)

(1) Rogata

Insatsukai, 1995, NO.501, PAGE.36-37, FIG.3

JOURNAL NUMBER: S0178AAO ISSN NO: 0020-1766

UNIVERSAL DECIMAL CLASSIFICATION: 655.1

LANGUAGE: Japanese COUNTRY OF PUBLICATION: Japan

DOCUMENT TYPE: Journal

ARTICLE TYPE: Commentary

MEDIA TYPE: Printed Publication

ABSTRACT: Logata Company in Toshima Ward of Tokyo is typesetting and block copy company having 20 units of MAC and 10 units of output machine deal with matters from translation of publications such as manuals, catalogs, linguistic books, dictionaries, to **foreign languages** . The company is a pioneer in using MAC DTP in this field. The company introduced MAC in 1990, and gradually shifted to MAC.This paper explains **investment** in training employees and efforts to meet increasing demands for Chinese language.

DESCRIPTORS: desk top publishing; **personal computer** ; printing and publishing industry; manual; trade catalog; block copy; education and training

BROADER DESCRIPTORS: electronic publishing; publication; digital computer; computer; hardware; manufacturing industry; industry; guide book; publications; resource(document); duplicate

CLASSIFICATION CODE(S): ZA05010T

24/5/22 (Item 2 from file: 94)

DIALOG(R)File 94:JICST-EPlus

(c)2001 Japan Science and Tech Corp(JST). All rts. reserv.

00631557 JICST ACCESSION NUMBER: 88A0356792 FILE SEGMENT: JICST-E

**Library management system on personal computer database software dBASE III. (2).**

NOHARA CHIZURU (1)

(1) Saiseikai Shimonoseki General Hospital

Igaku Toshokan, 1988, VOL.35,NO.2, PAGE.94-112, FIG.24, REF.1

JOURNAL NUMBER: G0764AAP ISSN NO: 0445-2429 CODEN: IGTOD

UNIVERSAL DECIMAL CLASSIFICATION: 61:002

LANGUAGE: Japanese COUNTRY OF PUBLICATION: Japan

DOCUMENT TYPE: Journal

ARTICLE TYPE: Original paper

MEDIA TYPE: Printed Publication

ABSTRACT: In addition to the computerization carried out at the Saiseikai Shimonoseki General Hospital Library and reported in Igaku Toshokan 1987;34(3):224-46, various computer programs have been revised and expanded to make the operation of the library smoother. The library management system used in our hospital library is as follows. 1! Periodical processing: (1)display, input and correction of data; (2)printing of periodical data, eventually to be published in annual reports; (3)retrieval of topics from Japanese periodicals; (4)compiling 10separate files for storing lists of topics from **Japanese** periodicals as **selected** by major subject headings relevant to our studies; (5)print-out of periodical lists for various other purposes. 2! Book control: (1)registration and correction of book data and (2)printing borrower's cards, the accession book and the card catalog. 3! Interlibrary **loan** procedures: (1) data input; (2)request processing of application forms, return addressed post cards and request letters and envelopes; and (3)receipt processing and printing of accounts, envelopes and copies of bills. 4! Journal binding procedures: (1)registration and correction of binding data; (2)printing specifications for the list to be bound and the list of missing issues; (4)operating the items to fill the binding specifications; (5) arrival data input, printing the list of bound journals and transferring completed data into book form.(author abst.)

DESCRIPTORS: computer application; medical library; circulation management; library cooperation; cataloging; bookbinding

BROADER DESCRIPTORS: utilization; special library; library; management; cooperation(partnership); work and operation; information arrangement technique; documentation; information management; manufacturing

CLASSIFICATION CODE(S): GA01020J

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File 348:EUROPEAN PATENTS 1978-2000/Jan W04  
(c) 2001 European Patent Office  
File 349:PCT Fulltext 1983-2001/UB=20010125, UT=20010111  
(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	7753	(FINANCIAL OR BANK??? OR INVEST??? OR INVESTMENT? OR BROKE- RAGE? OR CREDIT()UNION) (3N) (TRANSACTION? OR SERVICE? OR PRODU- CT? OR SYSTEM? ? OR ACCESS?) OR (LOAN? ? OR CREDIT OR CREDITC- ARD?) (3N) (APPLICATION? OR APPLY? OR APPLIE? ?)
S2	8416	S1 OR (CHECKING OR SAVING? OR BROKERAGE OR INVESTMENT) (2W) - (ACCOUNT? ? OR TRANSACTION?) OR (BILL OR BILLS) (3N) (PAYMENT? - OR PRESENTMENT? OR PAID OR PAY???)
S3	176273	LANGUAGE? OR FRENCH OR ENGLISH OR GERMAN OR ITALIAN OR SPA- NISH OR JAPANESE
S4	7223	S3(3N) (SELECT? OR CHOOSE? OR CHOSE? OR PICK? OR CUSTOMI? OR PERSONALI? OR OPTION? OR CHOICE? OR TRANSLAT?) OR (FOREIGN OR DIFFERENT OR VARIET??? OR SEVERAL OR PLURAL? OR MULTI OR MUL- TIPLE) (3W) (LANGUAGE? OR LINGUAL) OR MULTILINGUAL
S5	70773	PC OR PCS OR PDA OR PDAS OR (PERSONAL OR PRIVATE) () (DIGITAL OR DATA OR INFORMATION) (1W) (ASSISTANT? OR AIDE? OR NOTEPAD? - OR ORGANIZER?) OR (ELECTRONIC OR DIGITAL) (1W)DIAR??? OR PALMP- ILOT? OR PALM()PILOT? ?
S6	92548	S5 OR (PERSONAL OR HOME) (1W)COMPUTER? OR LAPTOP? ? OR (SCR- EEN OR PICTURE OR VIDEO) (2W) (PHONE? ? OR TELEPHONE?) OR VIDEO- PHONE? OR INTERACTIVE(2W) (TV OR TVS OR TELEVISION? OR CATV?) - OR VIDEOTEX? OR KIOSK?
S7	201867	S6 OR INTERNET? OR INTRANET OR ARPANET? OR ONLINE OR ON()L- INE OR NETWORK? OR (DIALUP OR DIAL()UP) (3W) (SERVICE? OR MODEM? OR DEVICE?) OR PRODIGY OR COMPUSERVE
S8	202492	(ATM OR ATMS) (S) (MACHINE? OR TELLER? OR BANK???) OR AUTOMA- T?()TELLER? ? OR S7
S9	11	S2(S)S4(S)S8
S10	67	S4(S)S8(S) (FINANCIAL OR INVESTMENT? OR BANK??? OR CREDIT OR SHOPP???)
S11	57	S10 NOT S9
S12	32	S11 NOT AD=(19961030:19971231 OR 19980101:19991231 OR 2000- 0101:20010131)/PR
S13	32	IDPAT (sorted in duplicate/non-duplicate order)
S14	2	AU=(ZEANAH J? AND ABBOTT C? AND BOYD N? AND COHEN A? AND C- OOK J? AND GRANDCOLAS M? AND LAN S? AND LINDSLEY B? AND MARKA- RIAN G? AND MOSS L?)
S15	574	AU=(ZEANAH J? OR ABBOTT C? OR BOYD N? OR COHEN A? OR COOK - J? OR GRANDCOLAS M? OR LAN S? OR LINDSLEY B? OR MARKARIAN G? - OR MOSS L?)
S16	1	S14 NOT (S9 OR S11)
S17	13	S15 AND (S8(S) (S2 OR S4))
S18	11	S17 NOT (S9 OR S10 OR S14)
S19	11	IDPAT (sorted in duplicate/non-duplicate order)
S20	10	IDPAT (primary/non-duplicate records only)

9/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01125990

**System and method for automated debiting and settling of financial transactions**

**System und Verfahren zur automatischen Abbuchung und Abrechnung von finanziellen Transaktionen**

**Systeme et methode pour le debit et le reglement automatique de transactions financieres**

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,  
(US), (Applicant designated States: all)

INVENTOR:

Padalino, Ronald, 951 Brightstone Court , Westlake Village, California  
91361, (US)

Pinnel, Nigel, 1120 Pacific Street , Santa Monica, California 90405, (US)

Yu, Wigberto, 3116 Kelton Avenue , Los Angeles, California 90034, (US)

Shinn, Philip C., 8943 W.24th Street , Los Angeles, California 90034,  
(US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 984411 A2 000308 (Basic)

APPLICATION (CC, No, Date): EP 99202841 990902;

PRIORITY (CC, No, Date): US 98995 P 980902

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60; G07F-007/10

ABSTRACT WORD COUNT: 115

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200010	2229
SPEC A	(English)	200010	11359
Total word count - document A			13588
Total word count - document B			0
Total word count - documents A + B			13588

...SPECIFICATION a method and system whereby the system can solicit commands and interact with the foreign branch staff, the customer, and the home bank in the **language of choice** for the customer and for the foreign branch staff. It acts as an intermediary which can converse and assist in the language of each party...

...the home bank. Once a customer is identified, the home bank can authorize the dispensing of emergency cash to the customer at a foreign branch **bank** . The **system** records the transaction and communicates authorization to the foreign branch bank to dispense the emergency cash. Moreover, the present invention provides a method and system whereby once a transaction is authorized, the system will perform an **on -line** transaction which will debit the customer's account, and electronically move the money from the issuing business to the acquiring business.

A method for automated...

9/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2001 European Patent Office. All rts. reserv.

00316059

**Multiple language telephone answering machine.**

Mehrsprachiger Telefonantwortebeantworter.

Repondeur telephonique en plusieurs langues.

PATENT ASSIGNEE:

HASHIMOTO CORPORATION, (237730), 28-2, Komazawa 2-chome, Setagaya-ku,  
Tokyo 154, (JP), (applicant designated states: CH;DE;FR;GB;IT;LI)

INVENTOR:

Hashimoto, Kazuo, 28-2 Komazawa-ku 2-chome, Setagaya-ke Tokyo 154, (JP)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. 2-5 Warwick  
Court High Holborn, London WC1R 5DJ, (GB)

PATENT (CC, No, Kind, Date): EP 307137 A2 890315 (Basic)

EP 307137 A3 890906

EP 307137 B1 930811

APPLICATION (CC, No, Date): EP 88308115 880901;

PRIORITY (CC, No, Date): JP 87227729 870911

DESIGNATED STATES: CH; DE; FR; GB; IT; LI

INTERNATIONAL PATENT CLASS: H04M-001/65;

ABSTRACT WORD COUNT: 133

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS B	(English)	EPBBF1	256
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CLAIMS B	(German)	EPBBF1	256
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CLAIMS B	(French)	EPBBF1	281
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SPEC B	(English)	EPBBF1	3117
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Total word count - document A	0
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Total word count - document B	3910
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Total word count - documents A + B	3910
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...SPECIFICATION signals, it can be saved in the hard disc device 17 as it is. And it is possible to load said second OGM into the **personal computer** 16 in each case of operations of the telephone answering device. Accordingly, in this case, it is possible to eliminate the operation in steps 38,41...61 for loading the translation program to translate, which requires much time, so that quick access is possible.

In a conventional telephone answering **device**, only the **original language** 's OGM is recorded as custom. Even if the foreign language's OGM, for instance, the English OGM, is recorded after said original language's...

...calling party's voice in foreign languages, for instance, "Hello", "Allo" or the like in response to the first OGM in original language, for instance, "**Who** is speaking, Please?", to select the foreign language's OGM that is most suitable for said calling party and to send it to him. Therefore, the...

9/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00761429

**METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS**

**PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS**

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,  
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US

MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US

BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US

Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN  
55402-0903, US

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Priority Application: US 99321495 19990527  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
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Fulltext Availability:  
Detailed Description

#### Detailed Description

... purchase, he can access the JavaWallet for home banking and portfolio management. The consumer owns the JavaWallet that will be used to complete purchases and **banking transactions**. The user may set spending limits and can monitor spending through an auditable transaction log. Privacy of all data is protected through the use of...the hi-fi prototype as required. The average usability test results in 70 to 100 specific recommendations for improvement. Remote testing, or telecasting, is an **online** variation of the usability lab. This still emerging method relies on computer **networks** to conduct system evaluations. Remote testing enables developers to test a large number of users efficiently and without incurring travel expenses.

Reverse Engineering (130)  
Reverse...

9/3,K/4 (Item 2 from file: 349)  
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00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,  
US (Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US

Legal Representative:

BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN  
55402-0903, US

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CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model)  
DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK  
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SL SZ TZ UG ZW  
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Fulltext Availability:  
Detailed Description

#### Detailed Description

... should provide support for multiple developers. This support includes features such as object check in/check-out, a central design repository for the storage of **application** objects and user interface definitions, and version control. Additionally, the development team should be able to cleanly divide the application(s) into pieces that can...be able to become productive quickly.

Factors which reduce the learning curve include an easy to learn and intuitive interface, thorough and clear documentation, and **on -line** help.

k) Can the tool be used for both prototyping and G UI design? The ability to use a single tool for both prototyping and GUI...

9/3,K/5 (Item 3 from file: 349)  
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00741559

#### DUAL PIN NUMBER SILENT ALARM FOR ATM MACHINES ALARME SILENCIEUSE A DOUBLE NUMERO D'IDENTIFICATION PERSONNEL POUR GUICHETS AUTOMATIQUES BANCAIRES

Patent Applicant/Inventor:

RUBENSTEIN Allen I, 59 Livingston Street, Brooklyn, NY 11201, US,  
US (Residence), US (Nationality)

Legal Representative:

RUBENSTEIN Allen I, Gottlieb, Rackman & Reisman, P.C., 270 Madison  
Avenue, 8th floor, New York, NY 110016, US

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Detailed Description

#### Detailed Description

... relates to a method that discourages forcing persons to remove cash from an ATM machine or to disclose their PIN numbers.

#### Background of the Invention

**Automatic Teller Machines (ATMs)** provide a convenient access to cash and reduce the cost of providing **bank tellers** to **service bank** customers who want to withdraw cash from their accounts. Furthermore they provide ready access to cash to foreign visitors who are spared

having to identify themselves in a foreign language and the cost of having bank personnel fluent in foreign languages . The ATM machine provides a convenient way to overcome the language barrier by providing easy-to understand instructions in multiple languages . This convenience for the public and savings for the banking institutions has led to the widespread use of ATM machines .

Typically access to an ATM machine requires two coded instructions to gain access to an account. The first coded instruction is usually provided by the...

9/3,K/6 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00683495 \*\*Image available\*\*

METHOD AND APPARATUS FOR STORING REFERENCE CODES IN A WRITING INSTRUMENT  
AND FOR RETRIEVING INFORMATION IDENTIFIED BY THE REFERENCE CODES  
PROCEDE ET APPAREIL DE STOCKAGE DE CODES DE REFERENCE DANS UN INSTRUMENT  
D'ECRITURE ET D'EXTRACTION D'INFORMATIONS IDENTIFIEES PAR LES CODES DE  
REFERENCE

Patent Applicant/Assignee:

ATX INTERNATIONAL INC, A.T.X. INTERNATIONAL, INC. , Suite 200, One Albion  
Road, Lincoln, RI 02865 , US

Inventor(s):

BUCKLEY John E, BUCKLEY, John, E. , One Kings Row, Cumberland, RI 02864 ,  
US

PETERSON Thomas H, PETERSON, Thomas, H. , 99 Messenger Street,  
Plainville, MA 02762 , US

LINDERSON Paul E, LINDERSON, Paul, E. , 17 Tell Street, Warwick, RI 02886  
, US

MERCURIO Frank, MERCURIO, Frank , 57 Park Pond Circle, Wallingford, CT  
06492 , US

SOUTHWORTH Robert O, SOUTHWORTH, Robert, O. , 192 West Forest Avenue,  
Pawtucket, RI 02860 , US

HOGAN Bob, HOGAN, Bob , 16 Webber Avenue, Warwick, RI 02866-4250 , US

CUDDY Nancy, CUDDY, Nancy , 80 Totten Road, Attleboro, MA 02703 , US

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM

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Fulltext Availability:

Detailed Description

Detailed Description

... of codes in yellow pages or other directories; use of codes for e-commerce banking, wherein a user can scan, for example, an electric utility bill code and pay such bill over the Internet . Other examples include foreign language translation , wherein scanning a code on an object may link the user to a foreign language translation source over the Internet . Yet another example may be interactive shopping wherein the user may scan a number of home products or foodstuffs and order such items by connecting to a supermarket's Internet web site. A further example is the use by poll takers who may scan a particular code which corresponds to the choices of the person...

00632801

**INTEGRATED BUSINESS SYSTEM FOR WEB BASED TELECOMMUNICATIONS MANAGEMENT  
SYSTEME D'ECHANGES COMMERCIAUX INTEGRES POUR LA GESTION DE  
TELECOMMUNICATIONS SUR LE WEB**

Patent Applicant/Assignee:

BARRY B Reilly, BARRY, B., Reilly , 310 Cliff Falls Court, Colorado  
Springs, CO 80920 , US  
CHODORONEK Mark A, CHODORONEK, Mark, A. , 6508 Trillium House Lane,  
Centreville, VA 20120 , US  
DeROSE Eric, DeROSE, Eric , 3151 Anchorway Court &H, Falls Church, VA  
22042 , US  
GONZALES Mark N, GONZALES, Mark, N. , 9158 Pristine Court, Manassas, VA  
20110 , US  
JAMES Angela R, JAMES, Angela, R. , 7004 Florida Street, Chevy Chase, MD  
20815 , US  
LEVY Lynne, LEVY, Lynne , 2514 Iron Forge Road, Herndon, VA 20171 , US  
TUSA Michael, TUSA, Michael , 12 Mulberry Street, Ridgefield, CT 06877 ,  
US

Inventor(s):

BARRY B Reilly, BARRY, B., Reilly , 310 Cliff Falls Court, Colorado  
Springs, CO 80920 , US  
CHODORONEK Mark A, CHODORONEK, Mark, A. , 6508 Trillium House Lane,  
Centreville, VA 20120 , US  
DeROSE Eric, DeROSE, Eric , 3151 Anchorway Court &H, Falls Church, VA  
22042 , US  
GONZALES Mark N, GONZALES, Mark, N. , 9158 Pristine Court, Manassas, VA  
20110 , US  
JAMES Angela R, JAMES, Angela, R. , 7004 Florida Street, Chevy Chase, MD  
20815 , US  
LEVY Lynne, LEVY, Lynne , 2514 Iron Forge Road, Herndon, VA 20171 , US  
TUSA Michael, TUSA, Michael , 12 Mulberry Street, Ridgefield, CT 06877 ,  
US

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Fulltext Availability:

Detailed Description

Detailed Description

... of the applications implementing the suite of telecom products and services, and 12) an on-line E-Billing 55 electronic commerce tool that will allow **selected** networkMCI Interact customers to receive, analyze, and pc-y their invoice(s) over the public Internet. On Line E-Billing provides a variety of Internet...makes a request of the server. For example, they are enerated when a customer clicks on the icon from the gomepage (Figure 4) for a **service** such as TFNM.

55 In addition, as mentioned, when a customer first logs on, the customer is presented with a dialog box prompting for user...Access, Direct Dial fax, store/forward fax, 800 Business line (highlighted in the Fi ure 12(f)), 800 wide area telecommunications service, 900 dedicated, 800 **Network** Call Redirect, 50 local, cellular.

Referring back to exemplar screen shown in Figure 12(b), with regard to the hierarchy customization options, the user is...server 250 throug the use of the common object communication classes.

It should be understood that fulfilling servers such as the Broadband, and Toll Free **Network** Manager 500, and StarODS 400, Report Scheduler server, and any other back-end or fulfilling servers (not shown), send report results and event notifications to...

...in this case).

In order to maintain secure connectivity throughout the system, the inbox proxy 270, uses the application program interfaces (APIs) provided by the "networkMCI Interact" supporting different types of data transport mechanisms: synchronous transaction; asynchronous transaction; and, synchronous bulk transfer. The transport mechanisms are implemented as sockets message...

...above, the inbox server 270 offers direct File Transport Protocol (FTP) "put" for very large transfers in order to alleviate some of the **network** server loads. The fulfilling servers 400, 500 with large data transfers typically use the common shareware compression format ZIP which is also PKZIP compatible. Alternately...inactive in the user report table once the status is complete.

#### StarODS

As mentioned, the StarODS data management tool of the integrated suite of telecommunications **network** applications comprises a back-end architecture providing customers with priced reporting data pertaining to usage of their telecommunications **networks**.

In Figure 14(a), there is shown the high-level logical approach of the StarODS data management system integrated with the StarWRS component 200 of...StarODS priced reporting data management component 400. As shown in Figure 14(a), a first traffic feed 405 provides raw call detail records from external **network** switches, translates and sorts the data into billable records for input into two systems: a Commercial Billing system ("NCBS") mainframe server process 410 for pricing...Figure 14(a), other external systems and applications may interface with the common data gateway component 430 including:

Cyclone Billing system 422a and Concert Virtual **Network** Services 422b which provide additional billing detail records; and, a calling area database 425 which provides geographical reference information, i.e., identify city, state and...client) workstation.

#### TVs

As mentioned, the traffic view system ("TVS") 500 of the present invention comprises a Traffic View Server 550 which functions to store **network** call detail records (CDRs) and statistics, generate reports and deliver reports and/or call detail to the customer via the StarWRS Web Reporting System, and, supplies on-line customer access to call detail and hourly statistics that aid the customer in **Network** management, call center management and customer calling pattern analysis. For real time (unpriced) data, statistics are generated for the following totals: minutes, attempts...

...550 gets data is now explained in greater detail with reference 50 to Figures 18 and 19. As shown, call records are created by a **network** switch 501. An AP (Adjunct Processor or Storage and Verification Elements P'SAVE") platform 592 is co-located with each switch and receives all the call records from the switch as soon as possible after a call disconnects. The AP/SAVE sends all the call records to a (Network Information Concentrator (NIC) 503 where records are grouped together and those groupings numbered for a more efficient **network** utilization. If the NIC 60 determines that it is missing a gap in the numbers, it will request the AP/SAVE resend that group of...allow for a common record format regardless of the type of switch that created the record, or the exact call record type. For example, different **network** switches generate different call detail records, e.g., call detail record, enhanced call detail records, etc., which denote differences in toll-free services and features...

...Order Entry system 23 (CORE) or the StarOE server 285 component of MCI Interact.

Particularly, CORE 223 transmits daily to the TVS server 550 via **Network** Data Mover (NDM) files which comprise information about new reports for TVS to create, and where to send those reports, e.g., FAX, E Mail...and state code, and, for mapping country codes to country names. Data is transported from the CADB database 518 to the TVS server via a **network** data mover ("NDM") or FTP via interface 519.

A further input feed from the Global Information Repository "GIR" component 511 provides the TVS server with ...

...in Unpriced Reporting to map EVS/DAL information to specific service locations; and, 3) a switch mapping feed 518 to map the switch ID (per **Network** control system) to the billing representations of the same switch.

45 As further shown in the Fig. 18, unpriced data collection process begins with the...Summary by Service Location, Toll Free Number and Week (A,M~. The Toll Free Summary Reports generally comprise three sections:

Summary, Incomplete Call Analysis, and **Network** Customer Blocked Analysis (other category breakdown).

The Termination Summaries include three types of termination reports: Toll Free by Location, i.e., showing termination summary...subscriber's toll-free number in the TVS system of the invention include: total completions, total call duration, total attempts, total switch control call, total **Network** Control System (NCS) blocked, total NCS rejected, total **network** blocked (all routes busy), total supp code blocked, and out-of-band blocked.

Additionally, statistics gathered for NP table processing include: originating NPA, total attempts...record represents a name of a c-table that contains statistics, and dates that are contained in this c - table. The report generator process, and on -line access use this table to determine if there is any data in the c - tables that they may be interested in, and what the...is 50 formatted with headers, page breaks, line numbers into a report that is saved to a file. The report is then sent to an **Internet** Gateway 279, e.g., the MCI Mail **Internet** Gateway via SMTP for delivery by MCI Mail.

once the file is successfully sent it is deleted, thus 55 allowing for report generation to continue when the MCI Mail **Internet** Gateway is not available.

If the report is destined for the StarWRS Inbox server 270 , the data is formatted in a comma separated value (CSV...

...the nMCI

Interact's web-based front-end and middle-tier TVS system infrastructure 500 implements processes enabling customers to monitor in real time, their **network** traffic call detail statistics, in real time, via TCP/IP connections 293 and ...Figure 5(a)) is automatically enabled when the home page appears.

45 The process flow 700 for implementing real time monitoring of a customer's **network** traffic is shown in Figures 2 (a)-23(b). Preferably, as shown in Figure 23(a), in response to selecting the RTM function, at step...or greater, at which point the Web browser 20 will re post a request for data (HTTP Post). The Post request is received by an **Internet** Information (web) Server ("IIIS") process 590 in the RTM server 52 that executes an active server page (".asp") script. This asp script calls a DLL...can monitor in real time, or, in addition, using the RTM system, has the ability to monitor in substantially real time, the

operation of the **network** as it relates to the calls directed to that subscriber's special service call number(s). For example, the subscriber may see in real time how many calls are being attempted minute bK minute, how many calls are being allowed through t e **network** , how many calls are incompletes, how many calls are blocked, etc. This ability to monitor the oEeration of the **network** gives the subscriber the a ility to decide in rea time the specific actions that need to be taken. For instance, if there is an abnormal...

...the subscriber can look at t~e specific call records that made up those incomplete calls. The subscriber may then request the management of the **network** to restructure the **network** so as to reroute the incoming calls of the subscriber to different locations where 45 they may better be handled.

#### Service Inquiry

Another application of the suite of telecommunications **network** applications is the 50 **networkMCI** Interact Service Inquiry ("SI") application which is a web-based **network** management product that enables customers to manage, i.e., create, status, and display service requests ("trouble tickets"), to-the enterprise service provider (MCI). Particularly, 55...

...processes to be routed back through the Dispatcher to the client workstation web browser 20.

As in any of the above-described suite of telecommunications **network** applications, the Service inquiry application utilizes the Common Objects application framework (COF) to inter-operate with the **networkMCI** Interact back plane and integrate with the other elements of the **networkMCI** Interact architecture. The Common Objects framework is utilized to leverage existing infrastructure services such as logon and authentication, transaction management, and security. Particularly, the Service...

...with the initiation of transactions are utilized by Service Inquiry. The COClientSession class is available to the Service Inquiry application upon successful login to the **networkMCI** Interact ...platform communication mechanism that is 45 used.by Service Inquiry to send messages to and receive messages from the CSM host. It shields applications from **network** protocols. CSM is provided with a mainframe database (not shown) that provides a ~et of Transactions to request CSM information through 50 its Standard Interface...

...is only one TCP/IP connection at any given time between the client and the server this mode is very efficient in terms of both **network** and system resources.

As in the other application of the nMCI Interact suite, the Service Inqi~iry client application is written as a Java application to be executed at the client web browser running, for example, Microsoft **Internet** Explorer 4.0. T e Service Inquiry client will be started from the **networkMCI** Interact homepag~ u-on selection of the service inquiry icon 91 shown in t e home page 70(a) of Figure 5(a).

.Figure 25...is excluded-from 55 the group.

#### TFNM .

As mentioned above, another a~plication of the suite of telecommunications networ management aulications is the toll free **networktmanagement** tool 60 8 as shown in Figure 26. Referred o herein as BTfNM," the toll free **network** management tool 200 provides the client GUI and middle-tier service that enable customers to request, s~ecify, receive and view data pertaining to their toll ree **network** management assets, e.g., toll free number routing plans, and to generate orders for changing aspects of the routing plans via a World Wide Web...

...Control Manager ("SCM") which then formats and distributes orders to

each of three redundant data access points ("DAPS") which implements the plan orders at the **network** switches. once an order is implemented on the DAPS, calls to the customer's 800/8xx number ...processed with the features specified in the order. The TFNM server 840 interfaces with the "NetCap" 290 mainframe system that provides user interface to the **network** control system, ~.e., DAP switches 290b. The TFNM domain server 840 includes Java object classes whose methods are invoked by Java applets running on the...

...and are invoked remotely implementing a Java remote method invocation "RMI"-like methodology.

Particularly, as described herein with respect to 45 Figure 3, within the **networkMCI** Interact framework for producing Java applications over the **Internet**, there is provided common objects and an infrastructure allowing secure communications between a client (which resides on a browser) and a server (which resides 50...

...client to the web-server via SSL (HTTPS) and implementing HTTPS as the preferred method for allowing communication into the web server 55 from the **Internet**; providing an additional firewall between the web-server and the dispatcher to allow only specific traffic from the web server to the dispatcher to occur...

...modified RMI which is referred to as "CORMI" (Common Objects RMI) which provides an RMI-like interface between the client and the server using the **networkMCI** Interact protocol.

The CORMI procedures implemented have additional controls built in to provide the necessary session security and maintenance for communication over the firewalls.

More...described logon, authentication and entitlement processes, the user is presented with the nMCI Interact home page (Figure 5(a)) whereby the user may select the **Network** Manager icon 89 to enter into the TFNM system. Upon selection of the **Network** Manager icon, a client TFNM application is downloaded to the customer who is presented with the TFNM web page display~1640, such as shown in...plan for view. The data elements displayed on this 55 screen differ according to the type of plan chosen.

In the preferred embodiment, the TFNM **Network** Manager component 800 enables the customer to create or modify orders for four types of TFNM routines: a Number Level Plan ("NLP"7...ANI), the country code associated with the termination and the Termination ANI. An "Overflow" tab of the termination details screen displays for the user: a **network** call redirect indicator indicating whether the termination has an NCR; a direct termination overflow indicator indicating whether the termination has a DTO.

Likewise, a "DNIS...VORT (Figure 24(b)). The TFNM tool additionally may provide "drag and drop" enabling users to configure routing elements between plans.

Although the TFNM web/**Internet network** management tool has been described herein with respect to a customer's toll-free, e.g., 1-800/8xx **networks**, the principles may be readily applied to other types of telecommunications **network** numbers.

ONM

Another application of the suite of telecommunications **network** applications is the **networkMCI** Interact Outbound **Network** Manager application 2700. Referred to herein as "ONM," the outbound **network** management tool 2700 provides the client GUI and middle-tier service that enable customers to manage and track Calling Party Number Orders, Calling Card Orders, Dialing Plan orders, and ID Code Set Orders relating to their private **networks** such as Vnet and Vision **networks**.

As shown in Figure 28, the ONM tool 2700 of the invention implements an



ONM domain server 2750 integrated with a back-end MCI **intranet** and legacy system infrastructure comprising above-described MCI's NetCap order entry system 290, Service Control Manager 290a ("SCM") and Data Access Points 290b ("DAP11). The ONM server 2750 enables customers to change their Vnet/Vision **network** management plans, both in real time and on a scheduled basis, via nMCI Interact's web-based front-end and middle-tier infrastructure.

Particularly, customer...

...server 2750. As will be described, 55 the ONM domain server 2750 interfaces with the "NetCap" 290 mainframe system that provides user interface to the **network** control system, i.e., DAP switches 290b (Figure 6). The ONM domain server 2750 may include Java object classes whose methods are invoked by Java 2, within the **networkMCI** Interact framework for producing Java applications over the **Internet**, there is provided common objects and an infrastructure allowing secure communications between a client (which resides on a browser) and a server (which resides safely...

...the client to the web-server via SSL (HTTPS) and implementing HTTPS as the preferred method for allowing communication into the web server from the **Internet**; providing an additional firewall between the web-server and the dispatcher to allow only specific traffic from the web server to the dispatcher to occur...

...this messaging. In the preferred embodiment, a "CORMI" (Common Objects RMI) which provides an RMI-like interface between the client and the server using the **networkMCI** Interact protocol is implemented. The CORMI procedures implemented have additional controls built in to provide the necessary session security and maintenance for communication over the firewalls.

After customer logon, authentication and entitlement determination, a **networkMCI** Interact applet is downloaded to the customers Web Browser via the established TCP/IP connection, and the browser 45 presents the customer with the **networkMCI** Interact systems home page including a **Network** Manager icon 89 (Fig. 5(a)). Selection of this icon, enables a client ONM application to be downloaded to the customer who is then presented...

...providing a refresh option to enable a user to retrieve a list of all updated lists that have been altered on the host system including:  
**Network** IDs, Range Privileges, ID Code Set, Billing location ID, Customer Service ID, Location/Access type and Provisioning Carrier; and 4) a Report menu 2723 providing...in Figure 29(c); the date the order was prepared 2751, and the ~, effective date/time 2752 when the order will be implemented in the **network** by the host. The details of an order may be retrieved by highlighting the order 55 summary line 2743 and pressing the details button 275453...

...existing order(s).

Selection of a new or existing CPN Order option via the nMCI Interact ONTVI system allows a customer to "link" or attach **network** features to any Calling Party Number (CPN) that exists in that customer's inventory, i.e., CPNs that are active in that customer's database. Preferably, the following features can be defined/linked to CPNs: 1) Multiple **Networks**; 2) Supplemental Codes including ID Codes and Accounting Codes; 3) Range Privileges including Universal and 1.5 Customized; 4) Data vs. Voice Specification; and Extended...enabling a customer to set the date/time when the order is to be implemented by the host. For example, ~ default time is the current **PC** date and time, shown in the format of MM/DD/YYYY HH:MM (24 hour clock); 2) a field 2764 enabling the establishment of a... column once linked to CPN(s), e.g., Range Privilege, ID Code Set, etc.; a "Value" field 2793 which comprises the defined value of the **network** 50 features (e.g., U 001) linked to CPN(s); a "CPN Nbr11 field 2794 which designates the information displayed in the Attributes section is...

...add/change information for the selected item, except when any prepopulated information is dimmed; a < Set Dflt> button 2796 which enables a customer to define the **PC** default for CPN attributes. Once set, the **PC** default values can be applied to other CPNs by selecting the < Use Dflt> button 2797 which command provides the option of applying either the host default or the user-defined **PC** default attributes for the selected CPN. For example, if the Location Type of the current CPN is "C", default attributes that would change it to...a customer to enter a value, from 1 to 200 per CPN group, specifying the quantity of CPNs to 55 include in the retrieval; a **Network** ID field 2818 enabling a customer to select a specific **Network** ID from the drop-down list by selecting the down arrow; a Range Privilege field 2819 enabling a customer to select a specific Range Privilege...

...partial CPN description as retrieval criteria; an < Add> button 2823 for updating the list box with the group information from the Country, CPN From, Quantity, **Network** ID, Range Privilege, ID Code Set and Description edit boxes; a < Remove> button 2825 enabling a customer to remove a highlighted display item so that...a cellular phone. Additionally, a second section referred to as the CPN feature information section 2850 comprises the 55 following field/command buttons including: a **Network** ID field 552 obtained from the drop-down list by selecting the down arrow; a Range Privilege field 2853 for selecting the Range Privilege (customized...described herein).

When opening an existing Calling card order, the nMCI Interact ONM system Calling Card Order option allows a customer to "link" or attach **network** features to a Calling Card(s) that exist in that customer's inventory, i.e., Calling Cards that are active in that customer's database, or link **network** features to a new calling card. The following features can be defined/linked to Calling Cards: 1) Multiple **Networks**; 2) Range Privileges including Universal and Customized; Range Restrictions including Corporate and Custom; and Extended Enterprise (Location/Access Type).

45 Figure 29(h) illustrates an...be either in the Calling card In Inventory or Calling cards Updates sections; a < Set Dflt> button 2915 which enables a customer to define the **PC** default for Calling card attributes. Once set, the **PC** default values can be applied to other Calling cards by selecting the < Use Dflt> button 2916 which command provides the option of applying either the host default or the user-defined **PC** default attributes for the selected Calling card; an < Undo> button 2917; an < Expand> button 2918 enabling the display of the Calling Card Attributes window, such...customer to enter a value, from 1 to 200 per Calling card group, specifying the quantity of Calling cards to include in the retrieval; a **Network** ID field 2924; a Range 50 Privilege field 2925 enabling a customer to select a specific Range Privilege from the drop-down list by selecting...

...card description as retrieval criteria; an < Add> 55 button 2927 for updating the list box with the group information from the Card Nbr, PIN, Quantity **Network** ID, Range Privilege, and Description edit boxes; a < Remove> button 2928 enabling a customer to remove a highlighted display item so that it is not...

...is user defined and accessible. Additionally, a second section referred to as the feature information section 2941 comprises the following field/command buttons including: a **Network** ID field 2942 obtained from the drop-down list by selecting the down arrow; a Range Privilege field 2943 for selecting the ...Interact ONM system Dialing Plan Order option allows a company to define their call routing Dialing Plans to meet their business needs and manage their **network** costs. Thus, the nMCI Interact Outbound NM Dialing Plan order enables a customer to: 1) Create 7-digit Private Numbers that translate to Public Numbers, used for caller convenience and easy association of locations; 2) Force Public Numbers On-Net so that it is no longer routed according to Public **Network** rules, but rather by the customer's dialing plan; 3) Exclude a specific number, or range of Public Numbers, to control **network** abuse; assign

specific numbers to terminate to Customized Message Announcements to provide user-defined information lines; and, establish "Hotlines" to enhance customer service by providing...comprises the same field/command button descriptions as mentioned herein with respect to the CPN attributes 55 section including: an "Item" field 2992, e.g., **Network** ID; a "Value" field 2994; a "Dial Nbr" field 2996 -100 which designates the information displayed, in the Attributes section is for the selected Dialing...

...field 3004 enabling a customer to enter a value, from 1 to 100, specifying the quantity of Dialing Plans to include in the retrieval; a **Network** ID field 3006; a Termination/Location ID field 3008 indicating the Location ID of a DAL which can be selected from the drop-down list (if available within the customer's **network** ); an < Add> button for updating the list box in the selected dialing plans section with the group information from the IDDD, Private, Country (only when IDDD is selected), Dialed Digits, Quantity, **Network** ID and Termination Location ID edit boxes, where applicable; ...country field 3026 for enabling entry of a country code from a drop-down list when IDDD is selected as the dialed digit type; a **network** ID field 3027 enabling entry of a **network** in which a new Dialing plan is defined; a "From" field 3028 enabling entry of a beginning number of a range of numbers; a "To...changed from "None" to any of the other selections. However, "Subscriber" is typically selected, as "National" and "International" would only be used by a private **network** owner; a Point of origin Routing Indicator check box 3038 to indicate Point of Origin Routing which enables a customer to designate an alternate DAL...

...Once an ID Code system is established, the code is entered after the dialed number on every call made. It should be noted that the **network** DAP switches (Figure 28) verifies ID Codes. Thus, a correct ID Code must be entered or the MCI switch will not complete the call. In...  
...the Add/Change ID Code Set Order enables a customer to perform the following functions to implement ID Codes within that customer's Vnet/Vision **Network** : 1) Define ID Code Length (1 - 11 digits); 2) Assign Range Privileges to ID Codes; 3) Define Local Sets; 4) Generate ID Codes Sequentially or...of all internal lists that have been altered on the host NetCap system.

Specifically, the nMCI Interact ONM system 2700 updates the following lists: the **network** ID, Range Privilege, ID Code Set, Billing Location ID, Customer Service ID, location/access type, and, provisioning carrier. It should be understood that Refresh ...Wo 99/15979

-106 viewing and retrieval in the manner as described herein.

#### EVENT MONITOR

As mentioned above, another application of the suite of telecommunications **network** management applications is the Broadband reporting system 850.

As shown in the high level process flow diagram of Figure 30 customers are enabled to request, specify, schedule and receive data reports relating to their Broadband, e.g., packet-switched, data **networks** . As shown in Figure 30, the Broadband ("BB") reporting system includes a Broadband view client comprising the client workstation component 20 employing a web browser running, for example, **Internet** Explorer@ 4.0 or greater, for enabling the generation of requests and receipt of responses from the Broadband system processes over the Web/**Internet** via a secure socket connection. As described herein, the StarWRS component 200 of the nMCI Interact system may be implemented to support Broadband report request, report retrieval, and alarm monitoring functions. All interactions with the Broadband reporting and system **network** management platform ("SNMP") features occur between the Broadband client applet 852 and a Broadband server 860. Particularly, Broadband applications Java classes invoke a "message...data to the Broadband server; and, 2) the SNMP platform 870 which is a tool that feeds real- or near real-time SNMP alarm and **network** event data to the Broadband Web server 860 via proxy

...a web browser with Java applets for the interface for providing access to the call manager webstation application from a standard web browser, e.g., **Internet Explorer V4.01**. In addition, the **networkMCI 60** Interact common objects are used for implementing many functions needed for client/server communications protocols. The Java applets generally reside on the web present invention is typically invoked by clicking a "call manager" icon 97 from the **networkMCI Interact home page 79b** (Figure (b)). The customer is then presented with a toolbar for launching each of the call manager webstation application features as...

9/3,K/8 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00613726 \*\*Image available\*\*

**DATA TRANSACTION ASSEMBLY SERVER**

**SERVEUR A ASSEMBLAGE DE TRANSACTIONS DE DONNEES**

Patent Applicant/Assignee:

PC PHONE INC, PC PHONE, INC. , 512 Watch Hill Road, Villanova, PA 19085 ,  
US

Inventor(s):

MARTINO Rocco L, MARTINO, Rocco, L. , 512 Watch Hill Road, Villanova, PA  
19085 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9859301 A1 19981230

Application: WO 98US12171 19980622 (PCT/WO US9812171)

Priority Application: US 97877636 19970620

Designated States: CA IL MX SG AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 22007

Fulltext Availability:

Claims

Claim

... conducting shopping from the home using TAS 18.

As illustrated in Figure 12, the user starts at step 310 by selecting at step 312 a **bank transaction** option from the master menu presented by the TAS 18 to the display 20. TAS 18 then establishes a connection with the **bank** server 302 at step 314, which may require entry of the user's PIN number or other security number. The form/menu controller 306 then downloads to the TAS 18 the menus and forms (in the **selected language**) needed for **transactions** with the **bank** server 302. The user then navigates the menus provided by the **bank** server 302 and completes the form for the desired transaction at step 318 (e.g., a check of a **savings account** balance, to transfer funds, **pay bills**, load smart cards issued by the **bank** with electronic cash, send e mail messages to the **bank**, and the like), and TAS 18 transmits the completed form to the **bank** server 302. The **bank** server 302 then determines at step 320 if it has all the information it needs to complete the requested transaction. If more information is needed, the **bank** sends a new form for the missing data at step 322, or conversely, sends a data transaction to TAS 18 informing the user to add or change certain information and resend the form. The new form (or the corrected form) is then completed and returned to the **bank** server 302 at step 324. If the TAS 18 is being used to complete cash withdrawal forms, as for home **ATM** use, the user's swipe card, memory card, or smart card may be updated by downloaded electronic cash, as appropriate. if the **bank** server 302 determines at step 320 that it has enough data to complete the requested **transaction**, the **bank** server 302 completes the transaction at step 326 and notifies the customer by sending a data transaction back to the TAS 18. If it is...

...forms; otherwise, the transaction is completed and the phone connection

is closed at step 330. In this fashion, TAS 18 permits the customer to perform **bank transactions** and **transactions** with a variety of retail establishments from the home using simple menu choices with no knowledge of computers.

As another example of a use of...

9/3,K/9 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00601493 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SWITCHED TELEPHONY COMMUNICATION**

**SYSTEME PROCEDE ET ARTICLE CONCU POUR LES COMMUNICATIONS TELEPHONIQUES PAR RESEAU COMMUTE**

Patent Applicant/Assignee:

MCI COMMUNICATIONS CORPORATION, MCI COMMUNICATIONS CORPORATION , 1133  
19th Street, N.W., Washington, DC 20036 , US

Inventor(s):

ZEY David A, ZEY, David, A. , 4208 Ragsdale Court, Fuquay-Varina, NC  
27526 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9847298 A2 19981022

Application: WO 98US7927 19980415 (PCT/WO US9807927)

Priority Application: US 97835789 19970415; US 97834320 19970415

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK

ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN

TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 175758

Fulltext Availability:

Detailed Description

Detailed Description

... with an embedded Token. The Token is still associated with the Browser's IP address, but it now has an expiration time.

12- 2

E. **Service** Selection

When the user selects an option from the Service selection screen, the request is accompanied by the Token. The token is validated before the... other OOP languages, such as Smalltalk, common lisp object system (CLOS), and Eiffel. Additionally, OOP capabilities are being added to more traditional popular computer programming **languages** such as Pascal.

The benefits of object classes can be summarized, as follows:

Objects and their corresponding classes break down complex programming problems into many...102 homing arrangements are received by SS7 network elements via a control system.

Point Code Identifies SS7 node (conventional) Data identifying certain aspects of each **network** element are received by Switch Configuration File, which resides in an external system.

Data mapping ...to a switch. In this embodiment, the DSP resources are managed using an NCS-based routing step.

2. Agent.

An Agent can be a human **Video** Operator (**video** capable MTOC), or an

Automated program (video ARU). The ACD knows which Agent Ports are available and connects an Agent to an Agent Port.

3...

9/3,K/10 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00574696 \*\*Image available\*\*

**SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES**  
**SYSTEME ET PROCEDE OFFRANT DES SERVICES FINANCIERS**

Patent Applicant/Assignee:

CITICORP DEVELOPMENT CENTER, CITICORP DEVELOPMENT CENTER, 12731 W.  
Jefferson Boulevard, Los Angeles, CA 90066, US

Inventor(s):

ZEANAH James, ZEANAH, James, 1988 Oberlin Avenue, Thousand Oaks, CA  
90274, US  
ABBOTT Charles, ABBOTT, Charles, 1751 Eleventh Street, Santa Monica, CA  
90405, US  
BOYD Nik, BOYD, Nik, 3617 Sawtelle Boulevard, Los Angeles, CA 90066, US  
COHEN Albert, COHEN, Albert, 1842 Greenfield Avenue &201, Los Angeles, CA  
90025, US  
COOK James, COOK, James, 1546 23rd Street, Manhattan Beach, CA 90266, US  
GRANDCOLAS Michael, GRANDCOLAS, Michael, 247 Ocean Park Boulevard, Santa  
Monica, CA 90405, US  
LAN Sikhun, LAN, Sikhun, 3232 Sawtelle Boulevard &304, Los Angeles, CA  
90066, US  
LINDSLEY Bonnie, LINDSLEY, Bonnie, 24566 Ebelden Avenue, Santa Clarita,  
CA 91321, US  
MARKARIAN Grigor, MARKARIAN, Grigor, 5121 Pesto Way, Agoura, CA 91301, US  
MOSS Leslie, MOSS, Leslie, 2016 Kelton Avenue, Los Angeles, CA 90025, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9819278 A2 19980507  
Application: WO 97US18702 19971031 (PCT/WO US9718702)  
Priority Application: US 9629209 19961031; US 97908413 19970807

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW  
GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI  
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 18812

English Abstract

A delivery system and method allow a financial institution to provide **financial services** to a plurality of remote devices, such as **personal computers**, **personal data assistants**, and **screen phones**. In addition to providing services to these remote devices, the system and method provide services to **automatic teller machines (ATMs)**, external service providers, and internally within the financial institution to staff terminals and to the individual branches of the financial institution. The delivery of **financial services** is not limited to any particular **network** but rather may be provided through dial;ndash;in access, **Internet** access, on;ndash;line service provider access, or other types of delivery **networks**. The system is comprised of a set of re;ndash;usable global components which are modular and are organized into services sets. By separating the...

...for gathering information from a customer, a rule broker component for providing answers to the various legal and regulatory rules in a particular country, a **language** man component for **selecting** appropriate **language**, a transaction executor component for performing transactions, and a presentation manager component for formatting outputs to the customer. The system and method provide state;ndash;...

9/3,K/11 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00431955 \*\*Image available\*\*

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION**

**SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS**

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC

Inventor(s):

GINTER Karl L  
SHEAR Victor H  
SPAHN Francis J  
VAN WIE David M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2-A3 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

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GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO  
RU SD SE SG SI TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ  
TM AT BE CH DE FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML  
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 205184

Fulltext Availability:

Detailed Description

Detailed Description

... such data was stored in external memoz7 Y.

Summary of Some Important Features Provided by VDE in Accordance With the Present Invention VDE employs a **variety** of capabilities that serve as a foundation for a general purpose, sufficiently secure distributed electronic commerce solution. VDE enables an electronic commerce marketplace that supports...necessary for content use without requiring the involvement of a commercial VDE value chain participant or data security administrator (e.g. a control officer or **network** administrator). As long as traveling object control information requirements are available at the user VDE installation secure subsystem (such as the presence of a from a clearinghouse such as VISA or AT&T) is available.

Similarly, electronic information that is generally available on an Internet, or a similar **network**, repository might be provided in the form of a traveling object that can be downloaded and subsequently copied by the initial downloader and then passed...

...as classes, and by fimction and hierarchical identification employing a hierarchy of levels of client identification (for example, client organization ED, client department ED, client **network** ED, client project ED, and client employee ED, or any appropriate subset of the above).

provide a general purpose, secure, component based content control and... security budget might limit the use of said database to no more than 5% of the database per month for users on the wide area **network** it is installed on.

provide mechanisms to persistently maintain trusted content usage and reporting control information through both a sufficiently secure chain of handling of...the proposed set). VDE also accommodates different control schemes specifically applying to different participants (e.g., individual participants and/or participant classes (types)) in a **network** of VDE content handling participants.

I support multiple simultaneous control models for the same content property and/or property portion.

This allows, for example, for...

?



13/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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00693721

Method of controlling multiple processes using finite state machines.  
Verfahren zur Steuerung mehrerer Prozesse mit Endlichkeitszustandsgeräten.  
Methode de controle de procedes multiples des machines dans un etat defini.  
PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (applicant designated states: DE;ES;FR;GB)

INVENTOR:

Schell, William M., 910 Johnston Drive, Watchung, New Jersey 07060, (US)  
Story, Guy Ashley, 151 Spring Street, New York, New York 10012, (US)

LEGAL REPRESENTATIVE:

Watts, Christopher Malcolm Kelway, Dr. et al (37391), AT&T (UK) Ltd. 5,  
Mornington Road, Woodford Green Essex, IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 661882 A1 950705 (Basic)

APPLICATION (CC, No, Date): EP 94309174 941209;

PRIORITY (CC, No, Date): US 175059 931229

DESIGNATED STATES: DE; ES; FR; GB

INTERNATIONAL PATENT CLASS: H04N-007/173;

ABSTRACT WORD COUNT: 149

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	529
SPEC A	(English)	EPAB95	6859
Total word count - document A			7388
Total word count - document B			0
Total word count - documents A + B			7388

...SPECIFICATION regular telephone service. Such a loop is known as an  
asymmetric digital subscriber loop.

Such increase in channels has also given rise to proposals for  
**interactive television** systems wherein a subscriber can transmit  
information or requests back into the system, which information or  
requests may subsequently affect programs or information directed to  
such subscriber. There are a wide variety of applications for  
**interactive television** systems, such as video games, video catalog  
**shopping**, teaching systems, movies on demand and audio programs. Each  
application can be tailored for an individual subscriber, for example, a  
subscriber may be able to **select** the **language** of the soundtrack in a  
movie. However, such systems typically require the ability (i) to control  
specific programs or information sent to each subscriber and...

13/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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00684796

Network-accessible intelligent telephone service.  
Netzwerkzuganglicher intelligenter Fernsprechdienst.  
Service de telephonie intelligent accessible par le reseau.  
PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (applicant designated states: AT;BE;DE;DK;ES;FR;GB;IT;SE)

INVENTOR:

Hall, Steven Andrew, 100 Windsor Way, Berkeley Heights, New Jersey 07922,  
(US)

Jones, Beverly Maralyn, 55M Reading Road, Edison, New Jersey 08817, (US)  
King, Orlando S., 1992 N.W. 183rd Avenue, Pembroke Pines, Florida 33029,  
(US)

Kung, Hilary L., 9 Tramp Hollow Road, Middletown, New Jersey 07748, (US)

LEGAL REPRESENTATIVE:

Harding, Richard Patrick et al (41294), Marks & Clerk, Alpha Tower,

Suffolk Street Queensy, Birmingham B1 1TT, (GB)  
PATENT (CC, No, Kind, Date): EP 654930 A1 950524 (Basic)  
APPLICATION (CC, No, Date): EP 94308230 941109;  
PRIORITY (CC, No, Date): US 155614 931119  
DESIGNATED STATES: AT; BE; DE; DK; ES; FR; GB; IT; SE  
INTERNATIONAL PATENT CLASS: H04M-003/42; H04Q-003/00; H04M-003/50;  
ABSTRACT WORD COUNT: 121

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	558
SPEC A	(English)	EPAB95	3527
Total word count - document A			4085
Total word count - document B			0
Total word count - documents A + B			4085

...SPECIFICATION which is limited only by the claims that follow.

One such modification would be accessing the system through a single language-independent number, and providing **language -of-choice** prompts and responses only after the caller has provided a personal identifier. Another modification might include practicing the invention within a private telecommunication **network**. The invention could also be modified to operate within an environment where the functionality of both the regional and central processing nodes reside within a...

...language-specific number and gain access to a standard menu of services. The non-subscriber caller could then be charged for the service via a **credit** card account (the system would request that the caller supply the number of the account before any services are provided. Naturally, any of the above...

13/3,K/3 (Item 3 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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00644838

System for composing multimedia signals for interactive television services.

System zur Zusammenstellung von Multimediasignale fur interaktive Fersehdienste.

Systeme pour la composition des signaux multimedia pour les services interactifs de television.

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412, (US), (applicant designated states: ES;GB)

INVENTOR:

Blahut, Donald Edgar, 9 Stevens Drive, Holmdel, New Jersey 07733, (US)  
Hollenberg, Walter, 32 Parkview Drive, Millburn, New Jersey 07041, (US)  
Szurkowski, Edward Stanley, 9 Collinwood Road, Maplewood, New Jersey 07040, (US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), AT&T (UK) LTD., AT&T Intellectual Property Division, 5 Mornington Road, Woodford Green, Essex IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 624040 A2 941109 (Basic)  
EP 624040 A3 950927

APPLICATION (CC, No, Date): EP 94302788 940420;

PRIORITY (CC, No, Date): US 56974 930503

DESIGNATED STATES: ES; GB

INTERNATIONAL PATENT CLASS: H04N-007/173; H04N-007/58;

ABSTRACT WORD COUNT: 154

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF2	416

SPEC A	(English)	EPABF2	5159
Total word count - document A			5575
Total word count - document B			0
Total word count - documents A + B			5575

...SPECIFICATION use in cable television networks has also vastly increased the number of channels available.

Such increase in channels has also given rise to proposals for **interactive television** systems wherein a subscriber can transmit information or requests back into the system, which information or requests may subsequently affect programs or information directed to such subscriber. There are a wide variety of applications for **interactive television** systems, such as video games, video catalog **shopping**, teaching systems, movies on demand and audio programs. Each application can be tailored for an individual subscriber, for example a subscriber may be able to **select** the **language** of the soundtrack in a movie. However, such systems typically require the ability (i) to control specific programs or information sent to each subscriber and...

13/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00644835

**Integrated television services system.**

**Integriertes Fernsehdienstsystem.**

**Systeme integre de services de television.**

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412, (US), (applicant designated states: DE;ES;FR;GB;IT)

INVENTOR:

Blahut, Donald Edgar, 9 Stevens Drive, Holmdel, New Jersey 07733, (US)  
Szurkowski, Edward Stanley, 9 Collinwood Road, Maplewood, New Jersey 07040, (US)

LEGAL REPRESENTATIVE:

Harding, Richard Patrick et al (41294), Marks & Clerk, Alpha Tower, Suffolk Street Queensway, Birmingham B1 1TT, (GB)

PATENT (CC, No, Kind, Date): EP 624039 A2 941109 (Basic)  
EP 624039 A3 950927

APPLICATION (CC, No, Date): EP 94302776 940420;

PRIORITY (CC, No, Date): US 56973 930503

DESIGNATED STATES: DE; ES; FR; GB; IT

INTERNATIONAL PATENT CLASS: H04N-007/173;

ABSTRACT WORD COUNT: 183

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF2	837
SPEC A	(English)	EPABF2	5486
Total word count - document A			6323
Total word count - document B			0
Total word count - documents A + B			6323

...SPECIFICATION use in cable television networks has also vastly increased the number of channels available.

Such increase in channels has also given rise to proposals for **interactive television** systems wherein a subscriber can transmit information or requests back into the system, which information or requests may subsequently affect programs or information directed to such subscriber. There are a wide variety of applications for **interactive television** systems, such as video games, video catalog **shopping**, teaching systems, movies on demand and audio programs. Each application can be tailored for an individual subscriber, for example a subscriber may be able to **select** the **language** of the soundtrack in a movie. However, such systems typically require the ability (i) to control specific programs or information sent to each subscriber and...

13/3,K/5 (Item 5 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2001 European Patent Office. All rts. reserv.

00601824

Method of initializing terminals in a signal distribution system  
Verfahren zur Initialisierung von Endgeräten in einem  
Signalverteilungssystem

Methode d'initialisation des terminaux dans un systeme de distribution des  
signaux

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Blahut, Donald Edgar, 9 Stevens Drive, Holmdel, New Jersey 07733, (US)

LEGAL REPRESENTATIVE:

Watts, Christopher Malcolm Kelway, Dr. et al (37391), Lucent Technologies  
(UK) Ltd, 5 Mornington Road, Woodford Green Essex, IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 594353 A1 940427 (Basic)

EP 594353 B1 980610

APPLICATION (CC, No, Date): EP 93308165 931013;

PRIORITY (CC, No, Date): US 965463 921023

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: H04N-007/173;

ABSTRACT WORD COUNT: 221

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9824	643
CLAIMS B	(German)	9824	638
CLAIMS B	(French)	9824	747
SPEC B	(English)	9824	5249
Total word count - document A			0
Total word count - document B			7277
Total word count - documents A + B			7277

...SPECIFICATION use in cable television networks has also vastly increased  
the number of channels available.

Such increase in channels has also given rise to proposals for  
**interactive television** systems wherein a subscriber can transmit  
information or requests back into the system, which information or  
requests may subsequently affect programs or information directed to such  
subscriber. There are a wide variety of applications for **interactive  
television** systems, such as video games, video catalog **shopping** ,  
teaching systems, movies on demand and audio programs. Each application  
can be tailored for an individual subscriber, for example, a subscriber  
may be able to **select** the **language** of the soundtrack in a movie.  
However, such systems typically require the ability (i) to control  
specific programs or information sent to each subscriber and...

13/3,K/6 (Item 6 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2001 European Patent Office. All rts. reserv.

00601821

Interactive television converter

Umsetzer für interaktives Fernsehen

Convertisseur pour television interactive

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (applicant designated states: ES;GB)

INVENTOR:

Blahut, Donald Edgar, 9 Stevens Drive, Holmdel, New Jersey 07733, (US)

LEGAL REPRESENTATIVE:

Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies (UK)  
Ltd, 5 Mornington Road, Woodford Green, Essex IG8 0TU, (GB)  
PATENT (CC, No, Kind, Date): EP 594351 A1 940427 (Basic)  
EP 594351 B1 980610  
APPLICATION (CC, No, Date): EP 93308162 931013;  
PRIORITY (CC, No, Date): US 965492 921023  
DESIGNATED STATES: ES; GB  
INTERNATIONAL PATENT CLASS: H04N-007/173;  
ABSTRACT WORD COUNT: 214

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9824	891
CLAIMS B	(German)	9824	899
CLAIMS B	(French)	9824	1043
SPEC B	(English)	9824	3798
Total word count - document A			0
Total word count - document B			6631
Total word count - documents A + B			6631

...SPECIFICATION use in cable television networks has also vastly increased the number of channels available.

Such increase in channels has also given rise to proposals for **interactive television** systems wherein a subscriber can transmit information or requests back into the system, which information or requests may subsequently affect programs or information directed to such subscriber. There are a wide variety of applications for **interactive television** systems, such as video games, video catalog **shopping**, teaching systems, movies on demand and audio programs. Each application can be tailored for an individual subscriber, for example a subscriber may be able to **select the language** of the soundtrack in a movie. However, such systems typically require the ability (i) to control specific programs or information sent to each subscriber and...

13/3,K/7 (Item 7 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2001 European Patent Office. All rts. reserv.

00601820

Interactive television multicasting

Interaktive Mehrfachfernsehsendung

Emission multidestinataire de television interactive

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Blahut, Donald Edgar, 9 Stevens Drive, Holmdel, New Jersey 07733, (US)  
Szurkowski, Edward Stanley, 9 Collinwood Road, Maplewood, New Jersey  
07040, (US)

LEGAL REPRESENTATIVE:

Harding, Richard Patrick et al (41295), Marks & Clerk, Nash Court, Oxford  
Business Park South, Oxford OX4 2RU, (GB)

PATENT (CC, No, Kind, Date): EP 594350 A1 940427 (Basic)  
EP 594350 B1 981209

APPLICATION (CC, No, Date): EP 93308161 931013;

PRIORITY (CC, No, Date): US 965493 921023

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: H04N-007/173;

ABSTRACT WORD COUNT: 131

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9850	613
CLAIMS B	(German)	9850	636
CLAIMS B	(French)	9850	725

SPEC B (English) 9850 5275  
Total word count - document A 0  
Total word count - document B 7249  
Total word count - documents A + B 7249

...SPECIFICATION use in cable television networks has also vastly increased the number of channels available.

Such increase in channels has also given rise to proposals for **interactive television** systems wherein a subscriber can transmit information or requests back into the system, which information or requests may subsequently affect programs or information directed to such subscriber. There are a wide variety of applications for **interactive television** systems, such as video games, video catalog **shopping**, teaching systems, movies on demand and audio programs. Each application can be tailored for an individual subscriber, for example, a subscriber may be able to **select** the **language** of the soundtrack in a movie. However, such systems typically require the ability (i) to control specific programs or information sent to each subscriber and...

13/3,K/8 (Item 8 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2001 European Patent Office. All rts. reserv.

00306062

Digital data processing system.

Digitales Datenverarbeitungssystem.

Systeme du traitement de donnees numeriques.

PATENT ASSIGNEE:

DATA GENERAL CORPORATION, (410940), Route 9, Westboro Massachusetts 01581, (US), (applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

INVENTOR:

Bratt, Richard Glenn, 9 Brook Trail Road, Wayland Massachusetts 01778, (US)

Clancy, Gerald F., 13069 Jaccaranda Center, Saratoga California 95070, (US)

Gavrin, Edward S., Beaver Pond Road RFD 4, Lincoln Massachusetts 01773, (US)

Gruner, Ronald Hans, 112 Dublin Wood Drive, Cary North Carolina 27514, (US)

Mundie, Craig James, 136 Castlewood Drive, Cary North Carolina, (US)

Schleimer, Stephen I., 1208 Ellen Place, Chapel Hill North Carolina 27514, (US)

Wallach, Steven J., 12436 Green Meadow Lane, Saratoga California 95070, (US)

LEGAL REPRESENTATIVE:

Robson, Aidan John et al (69471), Reddie & Grose 16 Theobalds Road, London WC1X 8PL, (GB)

PATENT (CC, No, Kind, Date): EP 300516 A2 890125 (Basic)  
EP 300516 A3 890426  
EP 300516 B1 931124

APPLICATION (CC, No, Date): EP 88200921 820521;

PRIORITY (CC, No, Date): US 266413 810522; US 266539 810522; US 266521 810522; US 266415 810522; US 266409 810522; US 266424 810522; US 266421 810522; US 266404 810522; US 266414 810522; US 266532 810522; US 266403 810522; US 266408 810522; US 266401 810522; US 266524 810522

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 67556 (EP 823025960)

INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-012/14;

ABSTRACT WORD COUNT: 122

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1018
CLAIMS B	(German)	EPBBF1	868
CLAIMS B	(French)	EPBBF1	1115

SPEC B (English) EPBBF1 154256  
 Total word count - document A 0  
 Total word count - document B 157257  
 Total word count - documents A + B 157257

...SPECIFICATION storage. The storage capacity of each MA 20112 is organized as segments of 256 Kilo-bytes each. In addressing a particular MA 20112, BC 20114 **selects** that particular MA 20112 as will be described further below. BC 20114 concurrently selects a segment within that MA 20112, and a block of four words within that segment. Each word may comprise 39 bits of **information**, 32 bits of data and 7 bits of error correcting code. The full 39 bits of each MA 20112 word are transferred between BC 20114...requestors, that is JP 10114 and IOS 10116.

A MEM 10112 read operation transfers data from MS 10112 to a requestor, either JP 10114 or **IOS** 10116. A read data transfer is asynchronous in that the requestor cannot predict elapsed time between submission of a memory operation request and return of...that sign bit as an input to MWG 23058.

Sign bit input to MWG 23058 is ANDed with each bit of left hand mask (LMSK) (0 -31) from FIUC 23012. Referring again to Fig. 231, LMSK (0-31) is shown on Line F thereof. LMSK (0-31) contains all 0's...

13/3,K/9 (Item 9 from file: 348)  
 DIALOG(R)File 348:EUROPEAN PATENTS  
 (c) 2001 European Patent Office. All rts. reserv.

00255124

**Multiple CPU program management.**

**Programmverwaltung fur mehrere zentrale Verarbeitungseinheiten.**

**Gestion de programmes de plusieurs unites centrales de traitement.**

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road, Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Crossley, James Forrest, 2570 Runic Way, Alpharetta Georgia 30201, (US)

LEGAL REPRESENTATIVE:

Buff, Henri C. (14401), Compagnie IBM France Departement de Propriete Intellectuelle, F-06610 La Gaude, (FR)

PATENT (CC, No, Kind, Date): EP 254854 A2 880203 (Basic)  
 EP 254854 A3 900509  
 EP 254854 B1 940302

APPLICATION (CC, No, Date): EP 87108645 870616;

PRIORITY (CC, No, Date): US 890389 860729

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-015/16;

ABSTRACT WORD COUNT: 241

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	358
CLAIMS B	(German)	EPBBF1	364
CLAIMS B	(French)	EPBBF1	411
SPEC B	(English)	EPBBF1	6054
Total word count - document A			0
Total word count - document B			7187
Total word count - documents A + B			7187

...SPECIFICATION required by changing times and computer interconnected environments. In the past, the migration of such single user environment application programs was achieved only at the **investment** of great time and money to rewrite the application programs for the multi-user/multi-tasking environment. Moreover, this approach was not practical in this...

...could not be changed as the base product had already been sold to and installed by existing end users who wanted to grow into a **network**

environment at a minimal cost. If the traditional approach had been taken, over 400 programs would have required source program modifications to accommodate the new environment. The language compiler to which the original programs were written did **not** support file sharing or record locking, so any **attempt** to modify the application **programs** to support these features would require compiler changes or adhoc assembler calls to accomplish the file support required. A further **complication** to the task was the fact that, due to the large number of application programs, no one person nor computer system understood how each program ...

13/3,K/10 (Item 10 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2001 European Patent Office. All rts. reserv.

00241052

Speech recognition system.

Spracherkennungssystem.

Systeme de reconnaissance de la parole.

PATENT ASSIGNEE:

TEXAS INSTRUMENTS INCORPORATED, (279070), 13500 North Central Expressway,  
Dallas Texas 75265, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Fisher, William M., 1920 Boulder Drive, Plano, Texas 75023, (US)  
McMahan, Michael L., 3817 Merriman Drive, Plano, Texas 75074, (US)  
Doddington, George R., 910 St. Lukes Drive, Richardson, Texas 75080, (US)  
Bocchieri, Enrico L., 12250 Abrams Road 1135, Dallas, Texas 75243, (US)

LEGAL REPRESENTATIVE:

Leiser, Gottfried, Dipl.-Ing. (7511), Prinz & Partner, Manzingerweg 7,  
W-8000 Munchen 60, (DE)

PATENT (CC, No, Kind, Date): EP 242743 A1 871028 (Basic)  
EP 242743 B1 930804

APPLICATION (CC, No, Date): EP 87105363 870410;

PRIORITY (CC, No, Date): US 856534 860425

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G10L-005/06;

ABSTRACT WORD COUNT: 126

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	1130
CLAIMS B	(German)	EPBBF1	987
CLAIMS B	(French)	EPBBF1	1410
SPEC B	(English)	EPBBF1	6608
Total word count - document A			0
Total word count - document B			10135
Total word count - documents A + B			10135

...SPECIFICATION grammar to change states from A to B to D to C instead of directly from A to B to C. Consideration of these types of **transitional** effects can greatly improve the recognition capability of the system, and is especially useful in speaker independent recognition systems in which the speaking habits of **different** users **may** vary.

Figure 9 illustrates additional desirable features of an actual implementation. First, it would be desirable for a system to include "meta-commands". These commands...

...overall grammar regardless of its current position. The CANCEL command can be used to back up to the beginning of the current grammar in a **bank**-switched grammar as described below. These type of commands are especially useful where the recognizer system echoes the current best partial sentence hypothesis to a...

13/3,K/11 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00742408      \*\*Image available\*\*

**BILLING PACKAGE FOR WEB PAGE UTILIZATION**

**ENSEMBLE DE FACTURATION POUR L'UTILISATION DE PAGES WEB**

Patent Applicant/Inventor:

ROSE Edward M, Hampton House Apartments, Apartment 212, 10017 Lake  
Avenue, Cleveland, OH 44102, US, US (Residence), GB (Nationality)

Legal Representative:

LITMAN Richard C, Litman Law Offices, Ltd., Crystal City Station, P.O.  
Box 15035, Arlington, VA 22215-0035, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200055779 A1 20000921 (WO 0055779)

Application: WO 99US5777 19990317 (PCT/WO US9905777)

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3744

Fulltext Availability:

Detailed Description

Detailed Description

... THE RELATED ART

Methods and systems for ordering merchandise from a remote terminal, as well as devices and systems for handling monetary transactions on the **Internet** and other communications **networks**, are known. What the prior art systems lack is a complete billing package that can handle all aspects of an **Internet** "**shopping** trip", including: guest and member registration; access to global web pages; content and product selection; billing for time spent in the system (or domain), or for pages downloaded; acting as a broker for multiple product selections; voice access telephone software (CTI) or (VOIP); security; and **multilingual** transactions. By combining all of the functions required into a single package, the present invention maximizes the effectiveness of existing **Internet** vendors and **shoppers** alike.

Some of the prior art methods and systems for ordering merchandise from a remote terminal are shown in the following patents. U.S. Patent...

13/3,K/12      (Item 12 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00547770

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR TRANSMITTING MESSAGES  
WITHIN MESSAGES UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR LA TRANSMISSION DE MESSAGES  
UTILISANT UNE ARCHITECTURE EXTENSIBLE ET FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC, VERIFONE, INC., Suite 400, Three Lagoon Drive, Redwood  
City, CA 94065, US

Inventor(s):

ROWNEY Kevin T B, ROWNEY, Kevin, T., B., 748 Duncan Street, San  
Francisco, CA 94131, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749070 A2 19971224

Application: WO 97US10580 19970617 (PCT/WO US9710580)

Priority Application: US 96664825 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS  
MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR  
IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 34172

Fulltext Availability:

Detailed Description

Detailed Description

... mentioned custom UI components, dynamic Web pages can also be created.

Sun's Java language has emerged as an industry-recognized language for "programming the **Internet** ." Sun defines Java as: "a simple, object oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high performance, multithreaded, dynamic, buzzword-compliant, general purpose programming language. Java supports programming for the **Internet** in the form of platform-independent Java applets." Java applets are small, specialized applications that comply with Sun's Java Application Programming Interface (API) allowing...

...provides similar function to JAVA is provided by Microsoft and ActiveX Technologies, to give developers and Web designers wherewithal to build dynamic content for the **Internet** and **personal computers** . ActiveX includes tools for developing animation, 3-D virtual reality, video and other multimedia content. The tools use **Internet** standards, work on multiple platforms, and are being supported by over 100 companies. The group's building blocks are called ActiveX Controls, small, fast components that enable developers to embed parts of software in hypertext markup language (HTML) pages. ActiveX Controls work with a **variety** of programming **languages** including Microsoft Visual C++, Borland Delphi, Microsoft Visual Basic programming system and, in the future, Microsoft's development tool for Java, code named "Jakarta." ActiveX in communication with payment gateway computer system 140. A payment gateway is a system that provides electronic commerce services in support of a **bank** or other **financial** institution, and that interfaces to the **financial** institution to support the authorization and capture of transactions. The customer-institution session 170 operates under a variant of a secure payment technology such as...

13/3,K/13 (Item 13 from file: 349)

DIALOG(R) File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00547769

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR VIRTUAL POINT OF SALE  
PROCESSING UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR LE TRAITEMENT DE POINTS DE  
VENTE VIRTUELS AU MOYEN D'UN ARCHITECTURE SOUPLE ET EXTENSIBLE

Patent Applicant/Assignee:

VERIFONE INC, VERIFONE, INC., Suite 400, Three Lagoon Drive, Redwood  
City, CA 94065, US

Inventor(s):

BERGER David A, BERGER, David, A., 25 McAker Court &136, San Mateo, CA  
94025, US

WEBER Jay C, WEBER, Jay, C., 302 Pope Street, Menlo Park, CA 94025, US  
MADAPURMATH Vilas I, MADAPURMATH, Vilas, I., 1801 Elm Court &601,  
Sunnyvale, CA 94086, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749069 A2 19971224

Application: WO 97US10420 19970617 (PCT/WO US9710420)

Priority Application: US 96664825 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU  
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES  
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD

TG

Publication Language: English  
Fulltext Word Count: 34157

Fulltext Availability:  
Detailed Description

Detailed Description

... mentioned custom UI components, dynamic Web pages can also be created.

Sun's Java language has emerged as an industry-recognized language for

.. programming the **Internet** ." Sun defines Java as: "a simple, object oriented, distributed, interpreted, robust, secure, architecture -neutral, portable, high performance, multithreaded, dynamic, buzzword-compliant, general purpose programming language. Java supports programming for the **Internet** in the form of platform-independent Java applets." Java applets are small, specialized applications that comply with Sun's Java Application Programming Interface (API) allowing...  
...provides similar function to JAVA is provided by Microsoft and ActiveX Technologies, to give developers and Web designers wherewithal to build dynamic content for the **Internet** and **personal computers** . ActiveX includes tools for developing animation, 3-D virtual reality, video and other multimedia content. The tools use **Internet** standards, work on multiple platforms, and are being supported by over 100 companies. The group's building blocks are called ActiveX Controls, small, fast components that enable developers to embed parts of software in hypertext markup language (HTML) pages. ActiveX Controls work with a **variety** of programming **languages** including Microsoft Visual C++, Borland Delphi, Microsoft Visual Basic programming system and, in the future, Microsoft's development tool for Java, code named "Jakarta." ActiveX...

...is additionally in communication with payment gateway computer system 140. A payment gateway is a system that provides electronic commerce services in support of a **bank** or other **financial** institution, and that interfaces to the **financial** institution to support the authorization and

13/3,K/14 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00547757 \*\*Image available\*\*

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR INITIATION OF SOFTWARE DISTRIBUTION FROM A POINT OF CERTIFICATE CREATION UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR DECLENCHER LA DISTRIBUTION D'UN LOGICIEL A PARTIR D'UN POINT DE CREATION D'UN CERTIFICAT A L'AIDE D'UN SYSTEME EXTENSIBLE ET FLEXIBLE

Patent Applicant/Assignee:

VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

WILLIAMS Humphrey, WILLIAMS, Humphrey , 800 El Camino Real, P.O. Box VeriFone ICD, Menlo Park, CA 94026 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749054 A2 19971224

Application: WO 97US10578 19970617 (PCT/WO US9710578)

Priority Application: US 96664446 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 34320

Fulltext Availability:  
Detailed Description

Detailed Description

... mentioned custom UI components, dynamic Web pages can also be created.

Sun's Java language has emerged as an industry-recognized language for "programming the **Internet** ." Sun defines Java as: "a simple, object oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high performance, multithreaded, dynamic, buzzword-compliant, general purpose programming language. Java supports programming for the **Internet** in the form of platform-independent Java applets." Java applets are small, specialized applications that comply with Sun's Java Application Programming Interface (API) allowing...

...provides similar function to JAVA is provided by Microsoft and ActiveX Technologies, to give developers and Web designers wherewithal to build dynamic content for the **Internet** and **personal computers** . ActiveX includes tools for developing animation, 3-D virtual reality, video and other multimedia content. The tools use **Internet** standards, work on multiple platforms, and are being supported by over 100 companies. The group's building blocks are called ActiveX Controls, small, fast components that enable developers to embed parts of software in hypertext markup language (HTML) pages. ActiveX Controls work with a **variety** of programming **languages** including Microsoft Visual C++, Borland Delphi, Microsoft Visual Basic programming system and, in the future, Microsoft's development tool for Java, code named "Jakarta." ActiveX...is additionally in communication with payment gateway computer system 140. A payment gateway is a system that provides electronic commerce services in support of a **bank** or other **financial** institution, and that interfaces to the **financial** institution to support the authorization and capture of transactions. The customer-institution session 170 operates under a variant of a secure payment technology such as...

13/3,K/15 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00547756 \*\*Image available\*\*

A **SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR CONDITIONALLY ACCEPTING A PAYMENT METHOD UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE**  
**SYSTEME, PROCEDE ET ARTICLE DESTINES A L'ACCEPTATION CONDITIONNELLE D'UN PROCEDE DE PAYEMENT UTILISANT UNE ARCHITECTURE EXTENSIBLE FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

ROWNEY Kevin T B, ROWNEY, Kevin, T., B. , 748 Duncan Street, San Francisco, CA 94131 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749053 A2 19971224

Application: WO 97US10520 19970617 (PCT/WO US9710520)

Priority Application: US 96664835 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 34296

Fulltext Availability:  
Detailed Description

Detailed Description

... mentioned custom UI components, dynamic Web pages can also be created.

Sun's Java language has emerged as an industry-recognized language for "programming the **Internet** ." Sun defines Java as: "a simple, object oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high performance, multithreaded, dynamic, buzzword-compliant, general purpose programming language. Java supports programming for the **Internet** in the form of platform-independent Java applets." Java applets, are small, specialized applications that comply with Sun's Java Application Programming Interface (API) allowing...

...provides similar function to JAVA is provided by Microsoft and ActiveX Technologies, to give developers and Web designers wherewithal to build dynamic content for the **Internet** and **personal computers** . ActiveX includes tools for developing animation, 3-D virtual reality, video and other multimedia content. The tools use **Internet** standards, work on multiple platforms, and are being supported by over 100 companies. The group's building blocks are called ActiveX Controls, small, fast components that enable developers to embed parts of software in hypertext markup language (HTML) pages. ActiveX Controls work with a **variety** of programming **languages** including Microsoft Visual C++, Borland Delphi, Microsoft Visual Basic programming system and, in the future, Microsoft's development tool for Java, code named "Jakarta." ActiveX support of a **bank** or other **financial** institution, and that interfaces to the **financial** institution to support the authorization and capture of transactions. The customer-institution session 170 operates under a variant of a secure payment technology such as...

13/3,K/16 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00547755 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT ARCHITECTURE UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE**

**SYSTEME, PROCEDE ET ARTICLE POUR ARCHITECTURE DE PAYEMENT PAR PASSERELLE UTILISANT UNE ARCHITECTURE MULTICANAUX EXTENSIBLE FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

NGUYEN Trong, NGUYEN, Trong , 9744 Alpine Terrace, Sunnyvale, CA 94086 , US

HALLER Daniel R, HALLER, Daniel, R. , 1160 Laurel Street &4, Menlo Park, CA 94025 , US

KRAMER Glenn A, KRAMER, Glenn, A. , 752 Grand View Avenue, San Francisco, CA 94114 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749052 A2 19971224

Application: WO 97US10518 19970617 (PCT/WO US9710518)

Priority Application: US 96664633 19960617; US 96668118 19960617; US 96668011 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 34657

Fulltext Availability:

Detailed Description

Detailed Description

... mentioned custom UI components, dynamic Web pages can also be created.

Sun's Java language has emerged as an industry-recognized language for "programming the **Internet** ." Sun defines Java as: "a simple, object oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high performance, multithreaded, dynamic, buzzword-compliant, general purpose programming language. Java supports programming for the **Internet** in the form of platform-independent Java applets." Java applets are small, specialized applications that comply with Sun's Java Application Programming Interface (API) allowing...

...provides similar function to JAVA is provided by Microsoft and ActiveX Technologies, to give developers and Web designers wherewithal to build dynamic content for the **Internet** and **personal computers** . ActiveX includes tools for developing animation, 3-D virtual reality, video and other multimedia content. The tools use **Internet** standards, work on multiple platforms, and are being supported by over 100 companies. The group's building blocks are called ActiveX Controls, small, fast components that enable developers to embed parts of software in hypertext markup language (HTML) pages. ActiveX Controls work with a **variety** of programming **languages** including Microsoft Visual C++, Borland Delphi, Microsoft Visual Basic programming system and, in the future, Microsoft's development tool for Java, code named "Jakarta." ActiveX...is additionally in communication with payment gateway computer system 140. A payment gateway is a system that provides electronic commerce services in support of a **bank** or other **financial** institution, and that interfaces to the **financial** institution to support the authorization and capture of transactions. The customer-institution session 170 operates under a variant of a secure payment technology such as...

13/3,K/17 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00547753 \*\*Image available\*\*

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MANAGING TRANSACTIONS IN A HIGH AVAILABILITY SYSTEM**  
**SYSTEME, PROCEDE ET ARTICLE POUR LA GESTION DE TRANSACTIONS DANS UN SYSTEME A GRANDE DISPONIBILITE**

Patent Applicant/Assignee:

VERIFONE INC, VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

BERGER David A, BERGER, David, A. , 25 McAker Court &136, San Mateo, CA 94403 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749050 A2 19971224

Application: WO 97US10402 19970617 (PCT/WO US9710402)

Priority Application: US 96664634 19960617; US 96671822 19960617

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 34741

Fulltext Availability:

Detailed Description

Detailed Description

... mentioned custom UI components, dynamic Web pages can also be created.

Sun's Java language has emerged as an industry-recognized language for "programming the **Internet** ." Sun defines Java as: "a simple, object

oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high performance, multithreaded, dynamic, buzzword-compliant, general purpose programming language. Java supports programming for the **Internet** in the form of platform-independent Java applets." Java applets are small, specialized applications that comply with Sun's Java Application Programming Interface (API) allowing...

...provides similar function to JAVA is provided by Microsoft and ActiveX Technologies, to give developers and Web designers wherewithal to build dynamic content for the **Internet** and **personal computers**. ActiveX includes tools for developing animation, 3-D virtual reality, video and other multimedia content. The tools use **Internet** standards, work on multiple platforms, and are being supported by over 100 companies. The group's building blocks are called ActiveX Controls, small, fast components that enable developers to embed parts of software in hypertext markup language (HTML) pages. ActiveX Controls work with a **variety** of programming **languages** including Microsoft Visual C++, Borland Delphi, Microsoft Visual Basic programming system and, in the future, Microsoft's development tool for Java, code named "Jakarta." ActiveX...

...is additionally in communication with payment gateway computer system 140. A payment gateway is a system that provides electronic commerce services in support of a **bank** or other **financial** institution, and that interfaces to the **financial** institution to support the authorization and capture of transactions. The customer-institution session 170 operates under a variant of a secure payment technology such-as...

13/3,K/18 (Item 18 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00541275 \*\*Image available\*\*

**AN IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS,  
INCLUDING HOME BANKING  
PROCEDE ET SYSTEME AMELIORES PERMETTANT D'EFFECTUER DES TRANSACTIONS  
BANCAIRES MEME A DOMICILE**

Patent Applicant/Assignee:

CITIBANK NA, CITIBANK, N.A. , 399 Park Avenue, New York, NY 10043 , US

Inventor(s):

ANTHONY Wendell W, ANTHONY, Wendell, W. , 152 S. Sepulveda Boulevard,  
Brentwood, CA 90049 , US

HUANG Jundar, HUANG, Jundar , 30006 Rainbow Crest Drive, Agoura Hills, CA  
91301 , US

NGUYEN Truc, NGUYEN, Truc , 17113 Stark Avenue, Cerritos, CA 90703 , US  
DOSHI Ashwin, DOSHI, Ashwin , 18915 Christina Avenue, Cerritos, CA 90703  
, US

MOSS Leslie, MOSS, Leslie , 2016 Kelton Avenue, Los Angeles, CA 90025 ,  
US

WILLIAMS Michael, WILLIAMS, Michael , 5574 Ridgeway Court, Thousand Oaks,  
CA 91362 , US

THOMPSON David, THOMPSON, David , 3219 W. 189th Street, Torrance, CA  
90504 , US

LAW Hock, LAW, Hock , 33881 Manta Court, Dana Point, CA 92629 , US

EICHENSEER Donald, EICHENSEER, Donald , 3219 Midvale Avenue, Los Angeles,  
CA 90034 , US

SAUSSY Stephen Edward, SAUSSY, Stephen, Edward , 15815 Arcturus Avenue,  
Gardena, CA 90249 , US

DO Khanh, DO, Khanh , 5037 Silver Arrow Road, Rancho Palos Verdes, CA  
90275 , US

LUONG Binh, LUONG, Binh , 2818 Tejon Court, Simi Valley, CA 93063 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9741498 A2 19971106

Application: WO 97US6245 19970418 (PCT/WO US9706245)

Priority Application: US 9615819 19960418

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW

MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US VE VN GH KE LS  
MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE  
IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 19733

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... ATM or kiosk any place in the world. The User Software also allows the user to customize the configuration of the interface to a preferred **language** and dialing **options** .

The Server is a collection of one or more computers that connect the User Software to the Service Providers. The Server executes infrastructure and business...Service Providers, may, but need not, be integrated into the Server.

Use of the system begins when the user installs the User Software on a **personal computer** . The software is installed on the computer's hard drive and various options are selected to configure the User software. For instance, the user can **select** a preferred **language** , **bank** call-up protocols, call-waiting disable, etc. The User Software can be reconfigured at will, should the need arise. The user then connects to the Server via a modem and inputs identifying information, such as a **bank** number and a security code to initiate the session. Once the User Software connects to the Server, the Server contacts the Service Provider or Host...4 at 200. The customer begins with the installation process on the home computer. The installation process will assist in the process of

- providing the **home computer** with configuration programs, help function utility, and home banking runtime applications. The installation starts by installing disk #1 and selecting setup from the A drive...

...the initialization process. The customer visually sees a splash screen on the monitor 202 introducing the customer to the installation. The installation program displays a **language selection** box 204, prompting the customer to **select** a **language** preference from the menu list. The installation displays the operating version on the screen 206. The installation program prompts the customer to enter a drive...

Claim

... host; C) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays a first user interface in a **language selected** by a user; d) at least one home **banking** terminal further comprising a user supplied platform and user software installed thereon in which the home **banking** terminal displays a second user interface in the language; .10 e) in which the first and second user interfaces are substantially identical.

34. The system...

13/3,K/19 (Item 19 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00508909

DECISION MAKING SYSTEM AND METHOD

PROCEDE ET SYSTEME DE DECISION

Patent Applicant/Assignee:

MINTZ Alex

Inventor(s):

MINTZ Alex



Patent and Priority Information (Country, Number, Date):

Patent: WO 9709666 A2 19970313  
Application: WO 96US13953 19960826 (PCT/WO US9613953)  
Priority Application: US 95519898 19950828  
Designated States: AU CA CN IL JP MX AT BE CH DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 11531

Fulltext Availability:  
Detailed Description

Detailed Description

... database providing a set of predetermined attributes or parameters for commonly encountered decisions. The database may include, for example, attributes for consumer goods and appliances, **financial investments** or loan information, as well as user-defined items. In a generic system, many different attributes may be provided in one database. However, more specifically...

...having a specialized database (e.g., a system for car dealers). Examples of such specialized systems can take the form of an ATM device or **kiosk** 94 (FIG. 2(b)) having a stand-alone or **networked** device that provides an answer or result to any personal choice problem. Such system 80 can be installed, for example, in bars and restaurants, or in insurance brokers, real estate agents and **investment** center offices. Other presently contemplated embodiments of the system include **multi-lingual** systems, and installation of the system on pen and voice computers.

One presently preferred graphical user interface for use with the system is shown in...

13/3,K/20 (Item 20 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00504080 \*\*Image available\*\*

**CUSTOMER-DIRECTED, AUTOMATED SYSTEM FOR TRANSFERRING FUNDS BETWEEN ACCOUNTS  
SYSTEME AUTOMATIQUE ORIENTE CLIENT PERMETTANT DE TRANSFERER DES FONDS ENTRE  
COMPTES**

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

JENNINGS Horton  
PINNELL Nigel  
DO Khanh  
SHAH Virendrakumar  
PROFUMO Marjorie  
DOWNING John  
GOODHAND Neil  
MAINO Marion  
THOMPSON Michael H

Patent and Priority Information (Country, Number, Date):

Patent: WO 9704411 A1 19970206  
Application: WO 96US12132 19960723 (PCT/WO US9612132)  
Priority Application: US 95505886 19950724  
Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU  
JP KE KG KP KR LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK  
TJ TT UA UZ VN MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL  
PT SE BF BJ CF CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 12969

Fulltext Availability:  
Detailed Description

Detailed Description

... 1 may form a part of the regional application 68.

The regional application 68 serves many functions. For example, it determines the language for the **on -line** session with the customer. More specifically, it enables the session to be conducted in a **selected language** based on the origin of the customer's card. For instance, if a customer from France accesses a CAT in Germany, the regional application run by the German CAT would run the **on -line** session in the French language based on the Level 1 identification of the customer's card as originating with a French **financial** institution.

The regional application 68 permits the customer to perform functions involving host systems extending beyond the CAT accessed by the customer. These higher level

13/3,K/21 (Item 21 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00426832

**SMART PHONE INTEGRATION WITH COMPUTER SYSTEMS**  
**SYSTEMES INFORMATIQUES INTEGRANT DES FONCTIONS DE TELEPHONIE INTELLIGENTE**

Patent Applicant/Assignee:

ELONEX TECHNOLOGIES INC

Inventor(s):

KIKINIS Dan

DORNIER Pascal

SEILER William J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9622652 A1 19960725

Application: WO 95US16981 19951228 (PCT/WO US9516981)

Priority Application: US 94365348 19941228

Designated States: CN JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 22179

Fulltext Availability:

Detailed Description

Detailed Description

... inserting a GPDA a user may interface directly and upload current information including, but not limited to, local, national, and world news; stock quotes and **financial** reports; weather; transportation schedules; road maps; **language translators** ; currency exchange applications; E-mail and other direct **on -line** services.

A customized vending machine could be tailored to business travelers and allow fast access to pertinent information, allowing the user to download files to...

13/3,K/22 (Item 22 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00418923

**MICRO PERSONAL DIGITAL ASSISTANT WITH INTEGRATED CPU INTERFACE TO SYSTEM**  
**MEMORY**

**MICRO-ASSISTANT NUMERIQUE PERSONNEL A INTERFACE INTEGREE ENTRE L'UNITE**  
**CENTRALE ET LA MEMOIRE SYSTEME**

Patent Applicant/Assignee:

ELONEX TECHNOLOGIES INC

Inventor(s):

KIKINIS Dan

DORNIER Pascal

SEILER William J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9614615 A1 19960517  
Application: WO 95US14311 19951107 (PCT/WO US9514311)  
Priority Application: US 94336097 19941107  
Designated States: CN JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 12446

Fulltext Availability:  
Detailed Description

Detailed Description

... inserting a PPDA a user may interface directly and upload current information including, but not limited to, local, national, and world news; stock quotes and **financial** reports; weather; transportation schedules; road maps; **language translators** ; currency exchange applications; E-mail and other direct **on -line** services.

A customized vending machine could be tailored to business travelers and allow fast access to pertinent information, allowing the user to download files to...

13/3,K/23 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00412793

**MICRO PERSONAL DIGITAL ASSISTANT**  
**MICROASSISTANT NUMERIQUE PERSONNEL**

Patent Applicant/Assignee:  
ELONEX TECHNOLOGIES INC

Inventor(s):  
KIKINIS Dan  
DORNIER Pascal  
SEILER William J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9608759 A1 19960321  
Application: WO 95US12027 19950911 (PCT/WO US9512027)  
Priority Application: US 94304266 19940912

Designated States: CN JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 14532

Fulltext Availability:  
Detailed Description

Detailed Description

... inserting a ~LPDA a user may interface directly and upload current information including, but not limited to, local, national, and world news; stock quotes and **financial** reports; weather; transportation schedules; road maps; **language translators** ; currency exchange applications; E-mail and other direct **on -line** services.

A customized vending machine could be tailored to business

- 24 -'

travelers and allow fast access to pertinent information, allowing the user to download files...

13/3,K/24 (Item 24 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00408670

**MICRO PERSONAL DIGITAL ASSISTANT**  
**MICRO-ASSISTANT PERSONNEL NUMERIQUE**

Patent Applicant/Assignee:

ELONEX TECHNOLOGIES INC

Inventor(s):

KIKINIS Dan

DORNIER Pascal

SEILER William J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9604600 A1 19960215

Application: WO 95US10703 19950727 (PCT/WO US9510703)

Priority Application: US 94285933 19940803

Designated States: CN JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 20192

Fulltext Availability:

Detailed Description

Detailed Description

... inserting a 4PDA a user may interface directly and upload current information including, but not limited to, local, national, and world news; stock quotes and **financial** reports; weather; transportation schedules; road maps; **language translators** ; currency exchange applications; E-mail and other V10 96/=400 12CIEIJS95/10703 direct on - line services.

A customized vending machine could be tailored to business travelers and allow fast access to pertinent information, allowing the user to download files to...

13/3,K/25 (Item 25 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00407665

**MICRO PERSONAL DIGITAL ASSISTANT**

**ASSISTANT NUMERIQUE PERSONNEL DE FORMAT TENANT DANS LA MAIN**

Patent Applicant/Assignee:

ELONEX TECHNOLOGIES INC

Inventor(s):

KIKINIS Dan

DORNIER Pascal

SEILER William J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9602879 A1 19960201

Application: WO 95US9298 19950718 (PCT/WO US9509298)

Priority Application: US 94277164 19940719

Designated States: CN JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 16630

Fulltext Availability:

Detailed Description

Detailed Description

... inserting a ~LPDA a user may interface directly and upload current information including, but not limited to, local, national, and world news; stock quotes and **financial** reports; weather; transportation schedules; road maps; **language translators** ; currency exchange applications; E-mail and other direct on -line services.

A customized vending machine could be tailored to business travelers and allow fast access to pertinent information, allowing the user to download files to...

13/3,K/26 (Item 26 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00406477

**MICRO PERSONAL DIGITAL ASSISTANT  
ASSISTANT NUMERIQUE PERSONNEL DE PETITE TAILLE**

Patent Applicant/Assignee:

ELONEX TECHNOLOGIES INC

Inventor(s):

KIKINIS Dan

DORNIER Pascal

SEILER William J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9602036 A1 19960125

Application: WO 95US8603 19950707 (PCT/WO US9508603)

Priority Application: US 94273001 19940707

Designated States: CN JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 13810

Fulltext Availability:

Detailed Description

Detailed Description

... inserting a [1PDA a user may interface directly and upload current information including, but not limited to, local, national, and world news; stock quotes and **financial** reports; weather; transportation schedules; road maps; **language translators** ; currency exchange applications; E-mail and other direct **on -line** services.

A customized vending machine could be tailored to business travelers and allow fast access to pertinent information, allowing the user to download files to...

13/3,K/27 (Item 27 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00390027

**FLEXIBLE LANGUAGE SELECTION IN A TELECOMMUNICATION SYSTEM  
METHODE FLEXIBLE PERMETTANT LA SELECTION D'UNE LANGUE DANS UN SYSTEME DE  
TELECOMMUNICATION**

Patent Applicant/Assignee:

AT & T CORP

Inventor(s):

LEE Dooyong

Patent and Priority Information (Country, Number, Date):

Patent: WO 9520859 A1 19950803

Application: WO 94US14535 19941215 (PCT/WO US9414535)

Priority Application: US 94189338 19940127

Designated States: AU CA CN JP KR NZ AT BE CH DE DK ES FR GB GR IE IT LU MC  
NL PT SE

Publication Language: English

Fulltext Word Count: 7519

Fulltext Availability:

Detailed Description

English Abstract

A method and apparatus for preselecting a language for interactive telecommunication services. A **language selection** indicator for a particular system user (10, 26) is stored in a telecommunication system storage means (18), such that the **language selection** may be identified as associated with the user. Each time the user accesses the telecommunication system, the stored **language selection** indicator is identified using a user identifier. All subsequent interactive services are then provided to the user in the preselected language. The present invention may be used in telephone systems with a calling line identifier (CLI) or a telephone **credit** card number as a user identifier. The

invention may also be used in data communication applications, such as **automatic teller machine (ATM) networks**.

#### Detailed Description

... same card issuer. A user will therefore have to change to a card issuer in another country in order to receive interactive services in a **different language**.

An alternative **language selection** technique, disclosed in **Japanese Laid-Open Patent 62-34448**, controls an operator display board in a telephone system based upon stored language information for the various telephones in the...

...selection is not based upon a generic user identifier, such as a telephone calling line identifier (CLI), which may be readily passed through a switching **network** and processed at a variety of different switching points. As a result, telephone systems using this technique are inflexible and inefficient, and do not provide...system terminal. The system automatically responds in the preselected language based upon a user identifier, such as a calling line identifier (CLI) or a telephone **credit card number** in a telephone **network**. A caller at a telephone terminal, or a customer at a **network ATM**, therefore need not waste time repeatedly re-selecting a preferred **language** each time the **network** is accessed.

As another feature ...interactive services are conducted in the selected language. The language indicator may be in the form of, for example, a three-digit code, with a **different**

.code for each **language**. Alternatives to the CLI for identifying a preselected language for a particular caller include telephone credit card numbers, to be discussed in greater detail below...caller, rather than to the calling terminal 10. Therefore, by using the card, a caller may be provided with interactive services in his or her **selected language** from any caller terminal. Card-based **language selection** may thus be preferred in applications in which CLI-based **language selection** may be.

inappropriate, such as in airport pay telephones which service a diverse group of users. FIG. 3 is a call flow diagram illustrating flexible...

...known in the art, and described in, for example, U.S. Patent No. 4,162,377, cited above.

The typical call flow for card-based **language selection** in the system of FIG. 1 is illustrated in operational blocks 300 through 306 of FIG. 3. Initially, to access the telephone system, a caller...

...may enter the card number at terminal 10 using, for example, voice or DTMF commands. The card number is sent via SSP 16 to a **network** database, such as SCP database 18. Within the database 18, the card number is used to identify a **language** previously **selected** by the caller. The SCP database 18 thus includes a number of stored **language selections**, each of the selections corresponding to a particular card number. The database 18 provides a **selected language** indicator to, for example, VPU 20. The language indicator may be used to direct announcement unit 34 to play the appropriate announcements in the preselected language, as described above. In the **credit card** case, these announcements may include, for example, an announcement prompting the caller to enter a personal identification number (PIN). Alternatively, the language indicator may...an incoming call when, for example, there is no stored language indicator corresponding to the terminal CLI or card number.

As previously mentioned, the flexible **language selection** of the present invention is not limited to use in telephone systems, but may also be implemented in other telecommunication systems, such as the data communication **network** of FIG. 4. The exemplary data communication **network** shown includes a plurality of user terminals, in the form of

automatic teller machines (ATMs), which are interconnected with a database at a financial institution.

The present invention may also be used with a wide variety of other data networks such as those used in, for example, credit card...

...the user terminals, or ATMs, which access the stored account information to service the users.

The data communication network of FIG. 4 may incorporate flexible **language selection** in the following manner. A **language selection** made by a particular user is stored within database 420 at, for example, the user's **bank** or **credit union**. Each time that user accesses one of the **ATMs** 400, 402 within the system to which database 420 is connected, a user identifier is provided from the **ATM**, through the previously described system hardware, to database 420. The user identifier may be encoded on a magnetic strip on an access card which is read in a card reader at the **ATM**. Within database 420, the user identifier is used to access a previous **language selection** made by that user. An indicator of the language preselected by a particular user is transmitted back through LAN 418, WAN 412, telephone **network** 408, one of the modems 404, 406, to the **ATM** 400, 402 through which the user is accessing the system. The **ATMs** include electronic hardware, developed using techniques well-known in the art, which utilizes the language indicator transmitted from database 420 to determine in which of a number of available languages the user should be prompted. In the **ATM** context, interactive services are typically provided in the form of one or more information screens displayed to the user, from which various service options may be selected. These subsequent interactive services provided at **ATMs** 400, 402 are conducted in the **selected language** of the user, as stored in database 420. With this arrangement, the user's time is not wasted by repeatedly asking the user to enter a desired language, when the user may have previously accessed the **network** hundreds of times and always **selected** the same **language**. The user may also be given the opportunity to change the preselected language, for example, by providing an announcement on the **ATM** screen during idle time.

An exemplary flow diagram illustrating flexible language selection in the data communication network of FIG. 4 is shown in FIG. 5...

13/3,K/28 (Item 28 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00381369

**MICRO-PERSONAL DIGITAL ASSISTANT**  
**BLOC-NOTES NUMERIQUE PERSONNEL**

Patent Applicant/Assignee:

OAKLEIGH SYSTEMS INC

Inventor(s):

KIKINIS Dan

DORNIER Pascal

SEILER William J

Patent and Priority Information (Country, Number, Date):

Patent: WO 9512168 A1 19950504

Application: WO 94US12327 19941028 (PCT/WO US9412327)

Priority Application: US 93144231 19931028

Designated States: CN JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 11701

Fulltext Availability:

Detailed Description

Detailed Description

... inserting a pPDA a user may interface directly and upload current

information including, but not limited to, local, national, and world news; stock quotes and **financial** reports; weather; transportation schedules; road maps; **language translators** ; currency exchange applications; E-mail and other direct **on -line** services.

A customized vending machine could be tailored to business travelers and allow fast access to pertinent information, allowing the user to download files to...

13/3,K/29 (Item 29 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00359549

**METHOD AND SYSTEM FOR TRANSLATING DOCUMENTS USING TRANSLATION HANDLES  
PROCEDE ET SYSTEME DE TRADUCTION DE DOCUMENTS A L'AIDE DE POINTEURS DE  
TRADUCTION**

Patent Applicant/Assignee:

MICROSOFT CORPORATION

Inventor(s):

NEUMANN Angelika Gertrud Claudia

Patent and Priority Information (Country, Number, Date):

Patent: WO 9419755 A1 19940901

Application: WO 94US2136 19940228 (PCT/WO US9402136)

Priority Application: US 9323976 19930226

Designated States: JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 10217

Fulltext Availability:

Detailed Description

Detailed Description

... of converting information from one language to another with a computer, called machine-assisted translation (MAT), is becoming increasingly important.

In MAT systems a human **translator** prepares a target **language** document, in a target language, from a source language document, in a source language, using a word processing program, automatic terminology managers, **on -line multilingual term banks** , and other computer-based tools which boost translator productivity.

An example using Figure 1 will help illustrate how existing wr systems operate. Figure I is...

13/3,K/30 (Item 30 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00350256

**APPARATUS AND METHODS FOR MUSIC AND LYRICS BROADCASTING  
APPAREIL ET PROCEDES DE DIFFUSION DE MUSIQUE ET DE PAROLES**

Patent Applicant/Assignee:

MANKOVITZ Roy J

YUEN Henry C

Inventor(s):

MANKOVITZ Roy J

YUEN Henry C

Patent and Priority Information (Country, Number, Date):

Patent: WO 9410761 A1 19940511

Application: WO 93US10037 19931020 (PCT/WO US9310037)

Priority Application: US 92969012 19921030; US 92969013 19921030

Designated States: AT AU BB BG BR BY CA CH CZ DE DK ES FI GB HU JP KP KR KZ  
LK LU MG MN MW NZ PL PT RO RU SD SE SK UA VN AT BE CH DE DK ES FR GB GR  
IE IT LU MC NL BF BJ CF CG CI CM GA GN ML MR NE SN TD TG



Publication Language: English  
Fulltext Word Count: 18027

Fulltext Availability:  
Detailed Description

#### Detailed Description

... Subsidiary Communications Authorization) signal is provided on line 46 to a fourth input terminal of the network 26. The SCA signal may include background music, **foreign language**, **financial** data and other generally commercial-free programming materials which are broadcast to subscribers having special receivers. The SCA band is generally limited to me 591...

13/3,K/31 (Item 31 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00326502

#### CLAUSE COUNTER MAP INFERENCE ENGINE

#### MOTEUR D'INFERENCE DE TOPOGRAPHIE DE COMPTAGE DE CLAUSE

Patent Applicant/Assignee:

THE UNIVERSITY OF AKRON

Inventor(s):

WELCH John T

Patent and Priority Information (Country, Number, Date):

Patent: WO 9313485 A1 19930708

Application: WO 92US11239 19921228 (PCT/WO US9211239)

Priority Application: US 92815968 19920102

Designated States: AU CA JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 13411

Fulltext Availability:  
Detailed Description

#### Detailed Description

... of relational operators such as "equal to", "greater than", "less than" or the like.

The clause counter map inference engine of the invention represents an **on-line** implementation method which has been shown to have optimal properties with respect to time of execution in PLC and artificial intelligence applications. The method provides...

...the investment of memory to maintain a complete state of the control system. The clause counter map inference engine methodology supports all contemporary PLC design **languages** / via **translation** to clause counter map data structures and **on-line** execution of the data structures by an interpreting algorithm. As inferencing processing time depends only on the extent of the implications of inputs, the system...

13/3,K/32 (Item 32 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2001 WIPO/MicroPat. All rts. reserv.

00242991

#### INTERACTIVE PUMP SYSTEM

#### SYSTEME A INTERACTION POUR POMPE A CARBURANT

Patent Applicant/Assignee:

HOLLIDGE Peter William

Inventor(s):

HOLLIDGE Peter William

Patent and Priority Information (Country, Number, Date):

Patent: WO 8900974 A1 19890209

Application: WO 88GB651 19880805 (PCT/WO GB8800651)

Priority Application: CA 543862 19870806

Designated States: AT AT AU BB BE BG BJ BR CF CG CH CH CM DE DE DK FI FR GA  
GB GB HU IT JP LK LU LU MC MG ML MR MW NL NL NO RO SD SE SE SN SU TD TG  
US

Publication Language: English

Fulltext Word Count: 81215

Fulltext Availability:

Detailed Description

Detailed Description

```
... Qrice,font, xi. y); draw char I*c*4, &pric6--ont, x! v
price-font~fwidth, yQ draw-char (*c, &price--font, x2, y); draw-credit
(credit , languagW UnsIgMED credit , language; bitmap *b1 language ?
&a2la z &aMa, *b2 language ? &a2lb &aWb; unsigned dollars credit 100s
font Wrice font; if credit != 0 copy,bitmap (b1, b1 -W,origin, bi ->
y,origin) copy,bitmap W, b2 -W,origin, b2 -> y,origin); if 0 dollars / 10
M 0...
```

```
...F, 1. 2 If -3 5 raw,char (cents / 10 + '0', f, 133, 2B5)R draw,char
(cents % 10 + '0', f, 151, 2B5); draw-cancel (credit , language)
unsigned credit , languagep bitmap *b1 language ? W3 : W12, *b2 =
language ? W2lb 2 W20b; copy,bitmap (bij b! -W,origin, b! ->
y,yorigin)-;.-j j4 1 credit != 0 copy,bitmap 02, b2 -W,origin, b2 ->
y,origi0i; g o t 0 i os V, draw,system, cancel (credit . language)
unwigned credit , Language; *b1' language &el9 MIS, *b2 language ? &a2lb
&a20b; copy-bitmap (b1, b1 7> x-origin, 01 -> y-origin); if ( credit
cQpy, bitmap 02. v2 -> x- wigin, h2 -> v origml /* go to kiosk
draw-Peceipt~string (s, x, y)
```

-char

-int x, y;

draw,string Mreceipt,bits, receipt,cells, s, x, y; 7)5

draw-receipt-centred (s...

?

16/5/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2001 European Patent Office. All rts. reserv.

00954942

**SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES**  
**SYSTEM UND VERFAHREN ZUR BEREITSTELLUNG FINANZIELLER DIENS'**  
**SYSTEME ET PROCEDE OFFRANT DES SERVICES FINANCIERS**  
PATENT ASSIGNEE:

*Inventor*  
*Search*

Citicorp Development Center, Inc., (1175292), 12731 W. J.  
Boulevard, Los Angeles, California 90066, (US), (Appli.  
States: all)

INVENTOR:

**ZEANAH, James** , 1988 Oberlin Avenue, Thousand Oaks, CA 90274, (US)  
**ABBOTT, Charles** , 1751 Eleventh Street, Santa Monica, CA 90405, (US)  
**BOYD, Nik** , 3617 Sawtelle Boulevard, Los Angeles, CA 90066, (US)  
**COHEN, Albert** , 1842 Greenfield Avenue 201, Los Angeles, CA 90025, (US)  
**COOK, James** , 1546 23rd Street, Manhattan Beach, CA 90266, (US)  
**GRANDCOLAS, Michael** , 247 Ocean Park Boulevard, Santa Monica, CA 90405,  
(US)  
**LAN, Sikun** , 3232 Sawtelle Boulevard 304, Los Angeles, CA 90066, (US)  
**LINDSLEY, Bonnie** , 24566 Ebelden Avenue, Santa Clarita, CA 91321, (US)  
**MARKARIAN, Grigor** , 5121 Pesto Way, Agoura, CA 91301, (US)  
**MOSS, Leslie** , 2016 Kelton Avenue, Los Angeles, CA 90025, (US)

LEGAL REPRESENTATIVE:

Loisel, Bertrand et al (75211), Cabinet Plasseraud, 84, rue d'Amsterdam,  
75440 Paris Cedex 09, (FR)

PATENT (CC, No, Kind, Date): EP 1010113 A2 000621 (Basic)  
WO 9819278 980507

APPLICATION (CC, No, Date): EP 97913679 971031; WO 97US18702 971031

PRIORITY (CC, No, Date): US 29209 961031; US 908413 970807

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 000621 A2 Published application without search report

Application: 980923 A2 International application (Art. 158(1))

Examination: 000621 A2 Date of request for examination: 19990525

LANGUAGE (Publication,Procedural,Application): English; English; English

20/5/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01228176

Method and system for assisting the visually impaired in performing  
financial transactions  
Hilfssystem und -verfahren fur Sehbehinderte zur Ausfuehrung von  
finanziellen Transaktionen  
Methode et systeme pour aider des malvoyants a realiser des transactions  
financieres

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

INVENTOR:

Cohen, Albert E. , 1842 Greenfield Avenue #201, Los Angeles, CA 90025,  
(US)

Grandcolas, Michael L. , 247 Ocean Park Boulevard, Santa Monica, CA  
90405, (US)

Gryte, Stephen M, 12672 Dewey Street, Los Angeles, CA 90066, (US)

Petach, Teresa A, 12773 Cawell Avenue#201, Los Angeles, CA 90066, (US)

Sears, Micael L, 2567 Plaza del Amo #101, Torrance, CA 90503, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1065638 A2 010103 (Basic)

APPLICATION (CC, No, Date): EP 202282 000630;

PRIORITY (CC, No, Date): US 141288 990630

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00

ABSTRACT EP 1065638 A2

The present invention pertains to a system and method for assisting a  
visually impaired individual in performing a **financial transaction** at  
an **automated teller** machine, comprising initiating a visually  
impaired transaction session through a preset event at the **automated  
teller** machine; wherein the **automated teller** machine comprises a  
touch screen display for displaying operation instructions to a customer  
and for receiving input from a customer; an output jack for providing  
signals which can be converted to audible sounds by means of a headset; a  
bill dispensing mechanism for dispensing a bank not corresponding to a  
specified amount; a receipt issuing unit for printing a transaction  
content and for issuing a receipt on which the transaction content is  
printed; and a controller connected to the card reader, the touch screen  
display, the output jack, the bill dispensing unit, and the receipt  
issuing unit, the controller providing signals to the output jack  
corresponding to information provided on the touch screen display;  
providing instructions to the visually impaired individual for performing  
the **financial transaction** through the output jack which provides  
signals which can be converted to audible sounds by means of a headset;  
and receiving input from the visually impaired individual through the  
touch screen display.

ABSTRACT WORD COUNT: 204

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 010103 A2 Published application without search report  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200101	667
SPEC A	(English)	200101	6453
Total word count - document A			7120

Total word count - document B 0  
Total word count - documents A + B 7120

20/5/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01215557

Method and system for providing accessibility to financial services for  
visually impaired persons

Hilfsgerat und -verfahren fur finanziellen Transaktionen fur sehbehinderte  
Personen

Appareil et procede pour aider les malvoyants a effectuer des transactions  
financieres

PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

INVENTOR:

Grandcolas, Michael L. , 247 Ocean Park Boulevard, Santa Monica,  
California 90034, (US)

Doshi, Ashwin, 18915 Christina Avenue, Cerritos, California 90703, (US)  
Law, Patrick, 3709 Watseka Avenue, Apt. 306, Los Angeles, California  
90034, (US)

Pfnell, Nigel, 1120 Pacific Street, Santa Monica, California 90405, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1056065 A2 001129 (Basic)

APPLICATION (CC, No, Date): EP 201830 000525;

PRIORITY (CC, No, Date): US 136540 990528; US 155854 990924

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G09B-021/00

ABSTRACT EP 1056065 A2

A method and **system** for delivering **financial services** , such as  
home **banking services** , to visually impaired persons utilizes a  
computing device, such as a **personal computer** with a screen reading  
device, coupled, for example, to a home banking server. A templating  
scheme assures that the delivery of information in a financial  
institution's home **banking product** can be easily and efficiently read  
for a visually impaired person by the screen reading device. The  
templating scheme also simplifies overall navigation of the home **banking**  
**product** , so that it is easy for the visually impaired person to  
navigate to different functionalities.

ABSTRACT WORD COUNT: 99

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 001129 A2 Published application without search report

Change: 001206 A2 Title of invention (German) changed: 20001017

Change: 001206 A2 Title of invention (French) changed: 20001017

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200048	2090
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SPEC A	(English)	200048	7741
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Total word count - document A	9831
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Total word count - document B	0
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Total word count - documents A + B	9831
------------------------------------	------

20/5/3 (Item 3 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS

01163167

**Systems and methods for distributing information to a diverse plurality of devices**

**System und Verfahren zur Informationsverteilung zu einer Mehrzahl von verschiedenen Einrichtungen**

**Systeme et procede de distribution d' information vers une pluralite de dispositifs divers**

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043, (US), (Applicant designated States: all)

Citibank Development Center, (2610220), 12731 W. Jefferson Boulevard, Los Angeles, CA 90066, (US), (Applicant designated States: all)

INVENTOR:

Young, Alan, 63 Garibaldi Lane, New Canaan, CT 06840, (US)

Tompkins, Peter, 28540 Pacific Cost Highway, Malibu, CA 90265, (US)

**Grandcolas, Michael L.** , 247 Ocean Park Boulevard, Santa Monica, CA 90405, (US)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1014646 A2 000628 (Basic)

EP 1014646 A3 001220

APPLICATION (CC, No, Date): EP 99204462 991222;

PRIORITY (CC, No, Date): US 113632 981222

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04L-029/06; H04L-012/18

ABSTRACT EP 1014646 A2

The present invention allows a customer to use any of a number of a plurality of devices to access data and make transactions using an institution's computers and databases from many different locations throughout the world. As an example, a banking customer may use either a telephone, a palm computer or a television to determine his **checking account** balance while vacationing in a foreign country. The present invention operates by connecting the customer to the desired computer and database using universal protocol so that location becomes irrelevant.

Another feature of the present invention is the efficient use of different **networks** with varying transmission speeds.

ABSTRACT WORD COUNT: 105

NOTE:

Figure number on first page: 4

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 000628 A2 Published application without search report

Search Report: 001220 A3 Separate publication of the search report

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200026	394
SPEC A	(English)	200026	6946
Total word count - document A			7340
Total word count - document B			0
Total word count - documents A + B			7340

20/5/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01078933

**Method and system for managing applications for a multi-function smartcard**  
**Verfahren und System zum Verwalten von Anwendungen fur eine multifunktionelle Chipkarte**

**Methode et systeme pour la gestion des applications pour une carte a puce**

**multifonctionnelle**

**PATENT ASSIGNEE:**

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson  
Boulevard, Los Angeles, California 90066, (US), (Applicant designated  
States: all)

**INVENTOR:**

Pan, Jack C., 3651 Norwich Place, Rowland Heights, California 91748, (US)  
Guzman, Marc A., 4128 Shadyglade Avenue, Studio City, California 92586,  
(US)

**Boyd, Nik** , 3617 Sawtelle Boulevard, Los Angeles, California 90066, (US)  
Smushkovich, Yosif, 1041 Second Street 3, Santa Monica, California 90403,  
(US)

Pinn, Fred, Laurel Terrace Drive, Studio City, California 91406, (US)

**LEGAL REPRESENTATIVE:**

Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683  
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 949595 A2 991013 (Basic)

APPLICATION (CC, No, Date): EP 99200967 990326;

PRIORITY (CC, No, Date): US 79803 980330

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10

**ABSTRACT EP 949595 A2**

A method and system for managing applications for a multi-function smartcard makes use of a resident master application and one or more monitor applications installed on the smartcard microcomputer to authorize downloading of new applications to the smartcard and to manage applications on the smartcard. New applications are installed on the smartcard using a security mechanism of the monitor application. When a new application is installed, it is provided, for example, with an operation key, cardholder information, and a digital certificate. The new application is registered in a software registry of the smartcard according to an object-oriented classifications, a copy of the registry is stored in an electronic deposit box, and the electronic deposit box is updated with operational data for the new application. The new application selectively shares one or more objects with objects of other applications on the smartcard on a restricted or unrestricted basis.

ABSTRACT WORD COUNT: 148

**NOTE:**

Figure number on first page: 1

**LEGAL STATUS (Type, Pub Date, Kind, Text):**

Application: 991013 A2 Published application without search report

Examination: 991013 A2 Date of request for examination: 19990601

LANGUAGE (Publication,Procedural,Application): English; English; English

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9941	1394
SPEC A	(English)	9941	10639
Total word count - document A			12033
Total word count - document B			0
Total word count - documents A + B			12033

**20/5/5 (Item 5 from file: 348)**

DIALOG(R) File 348:EUROPEAN PATENTS

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00700234

**Computer and telephone apparatus with user friendly computer interface and enhanced integrity features.**

**Rechner- und Telefoneinrichtung mit benutzerfreundlicher Rechnerschnittstelle und erhöhten Integritätseigenschaften.**

**Appareil ordinateur et telephone comprenant une interface d'ordinateur facilement utilisable et des moyens d'integrite ameliorees.**

PATENT ASSIGNEE:

TRANSACTION TECHNOLOGY, INC., (1175290), 3100 Ocean Park Boulevard, Santa Monica, CA 90405, (US), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Weiss, Lawrence D., 2 Sutton Place South, New York NY 10022, (US)  
Kawan, Joseph C., 2034 Paramount Drive, Hollywood CA 90068, (US)  
Roth, Leslie, 52 Randy Lane, Plainview NY 11803, (US)  
Vollmer, Jim R., 3446 Standish Drive, Encino CA 91436, (US)  
Tucci, Morris L., 6419 Firmament Avenue, Van Nuys CA 91406, (US)  
Takata, Melvin M., 738 Longfellow, Hermosa Beach CA 90254, (US)  
Parekh, Dilip J., 6531 West 77th Street, Los Angeles CA 90045, (US)  
Samulon, Alfred S., 18211 Kingsport Drive, Malibu CA 90265, (US)  
Meguerdijian, Sarkis A., 1817 Coro Terrace, Glendale CA 91208, (US)  
Marks, Harvey, 7648 Capistrano Avenue, Canoga CA 91304, (US)  
Lee, Shan, 17867 Calle Barcelona, Rowland Heights CA 91748, (US)  
Caruthers, Douglas W., 1736 Steinhart Avenue, Redondo Beach CA 90278, (US)  
Ahlin, Leo, 21 Collingdale Road, Rexdale, Ontario M9L 3RZ, (CA)  
**Moss, Leslie**, 2016 Kelton Avenue, Los Angeles CA 90025, (US)  
Krieger, Kenneth, 29 Woody Lane, Northport NY 11768, (US)  
Nguyen, True, 17113 Start Street, Cerritos CA 90701, (US)  
Engber, Marjorie, 500 West 115th Street, New York NY 10025, (US)  
Warren, Lucilla K., 2545 Via Campesina No. 204, Paolos Verdes Estates, CA 90275, (US)  
Medine, Carol A., 18211 Kingsport Drive, Malibu CA 90265, (US)  
Chin, Edward, 4 Suncrest Drive, Dix Hills NY 11746, (US)

LEGAL REPRESENTATIVE:

Cooper, John et al (76421), Murgitroyd & Company, Chartered Patent Agents, 373 Scotland Street, Glasgow G5 8QA, (GB)  
PATENT (CC, No, Kind, Date): EP 666681 A2 950809 (Basic)  
EP 666681 A3 950913  
APPLICATION (CC, No, Date): EP 95102811 901108;  
PRIORITY (CC, No, Date): US 433825 891109; US 439739 891121; US 593921 901005  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 499620 (EP 909175564)  
INTERNATIONAL PATENT CLASS: G06F-009/445; H04M-011/08;

ABSTRACT EP 666681 A2

The present invention relates to a telephone configurable as a programmable microcomputer (telephone-computer) which operates in most circumstances through a standard telephone 12-key keypad input. The telephone-computer includes telephone electronics and a microprocessor unit operated in conjunction with other computer elements, including memory devices and a programmable gate array (PGA) chip and enhanced integrity features, and has the overall appearance of a telephone. The PGA has the capability of being reconfigured to accommodate various types of softwares which require different hardware configuration, but without actually reconfiguring the hardware. The telephone-computer delivers data processing capabilities and services through an ordinary telephone instrument via conventional telephone lines with a network host computer which communicates with a vast panoply of service bureaus. Specifically, operating software is downloaded to the telephone-computer by the network host computer to reconfigure the PGA to format the microprocessor necessary to conform to the software format used by the service bureaus.  
(see image in original document)

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DIALOG(R) File 348:EUROPEAN PATENTS  
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00454158

COMPUTER AND TELEPHONE APPARATUS WITH USER FRIENDLY COMPUTER INTERFACE AND  
ENHANCED INTEGRITY FEATURES  
RECHNER UND TELEFONAPPARAT MIT BENUTZERFREUNDLICHER RECHNERSCHNITTSTELLE  
UND ERHOHTER VOLLSTANDIGKEIT

ORDINATEUR ET APPAREIL TELEPHONIQUE A INTERFACE D'ORDINATEUR FACILE A  
UTILISER ET A CARACTERISTIQUES D'INTEGRITE AMELIOREES

PATENT ASSIGNEE:

TRANSACTION TECHNOLOGY, INC., (1175290), 3100 Ocean Park Boulevard, Santa  
Monica, CA 90405, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

WEISS, Lawrence, D., 2 Sutton Place South, New York, NY 10022, (US)  
KAWAN, Joseph, C., 2034 Paramount Drive, Hollywood, CA 90068, (US)  
ROTH, Leslie, 52 Randy Lane, Plainview, NY 11803, (US)  
VOLLMER, Jim, R., 3446 Standish Drive, Encino, CA 91436, (US)  
TUCCI, Morris, L., 6419 Firmament Avenue, Van Nuys, CA 91406, (US)  
TAKATA, Melvin, M., 738 Longfellow, Hermosa Beach, CA 90254, (US)  
SAMULON, Alfred, S., 18211 Kingsport Drive, Malibu, CA 90265, (US)  
PAREKH, Dilip, J., 6531 West 77th Street, Los Angeles, CA 90045, (US)  
MEGUERDIJIAN, Sarkis, A., 1817 Coro Terrace, Glendale, CA 91208, (US)  
MARKS, Harvey, 7648 Capistrano Avenue, Canoga Park, CA 91304, (US)  
LEE, Shan, 17867 Calle Barcelona, Rowland Heights, CA 91748, (US)  
CARUTHERS, Douglas, W., 1736 Steinhart Avenue, Redondo Beach, CA 90278,  
(US)

AHLIN, Leo, 21 Collingdale Road, Rexdale, Ontario M9L 3R2, (CA)

MOSS, Leslie, 2016 Kelton Avenue, Los Angeles, CA 90025, (US)

KRIEGER, Kenneth, 29 Woody Lane, Northport, NY 11768, (US)

MEDINE, Carol, A., 2016 Kelton Avenue, Los Angeles, CA 90025, (US)

NGUYEN, Truc, 17113 Start Street, Cerritos, CA 90701, (US)

ENGBER, Marjorie, 500 West 115th Street, New York, NY 10025, (US)

CHIN, Edward, 4 Suncrest Drive, Dix Hills, NY 11746, (US)

WARREN, Lucilla K., 6239 West 78th Street, Los Angeles, CA 90045, (US)

LEGAL REPRESENTATIVE:

Murgitroyd, Ian G. et al (34201), Murgitroyd and Company 373 Scotland  
Street, Glasgow G5 8QA, (GB)

PATENT (CC, No, Kind, Date): EP 499620 A1 920826 (Basic)  
EP 499620 B1 980204  
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901005

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

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No A-document published by EPO

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20/5/7 (Item 7 from file: 349)

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00738023 \*\*Image available\*\*

## NETWORK VAULTS

## CHAMBRE FORTE RESEAU

Patent Applicant/Assignee:

CYBER-ARK SOFTWARE LTD, Hacharoshet St. 24, 60375 Or Yehuda, IL,  
IL (Residence), IL (Nationality), (For all designated states except:  
US)

FRIEDMAN Mark M, Alharizi St. 1, 43406 Raanana, IL, IL (Residence),  
US (Nationality), (Designated only for: TJ)

Patent Applicant/Inventor:

COHEN Alon , Emek Dotan St. 11, 71700 Modiin, IL, IL (Residence),  
IL (Nationality), (Designated only for: US)

Legal Representative:

FRIEDMAN Mark M, c/o Castorina, Anthony, Suite 207, 2001 Jefferson Davis  
Highway, Arlington, VA 22202, US

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Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

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TM TR TT TZ UA UG US UZ VN YU ZA ZW

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Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12361

English Abstract

A system and method for secure data storage, exchange and/or sharing through a protected central storage facility (12), containing at least one "network vault" (28) to which access is controlled through a single data access channel, for example through a network (20) from a remote location (24). The network vault is similar to a physical safe, in that substantially any type of information can be stored in the network vault, regardless of the format or type of information, and in that the user need only place the information inside the network vault for the information to be secured. The present invention is operable by the average computer user, such that each individual is able to control access to his or her own data, thus avoiding the requirement of a centralized system administrator. The high degree of security and simplicity of operation by the user is provided through a number of features, including the single data access channel access to the data. This feature is not available among security systems known in the art, which rely upon filtering mechanisms and operate according to a multiplicity of declarations, such that the provided security is only as complete and robust as the declarations.

#### French Abstract

La presente invention concerne un systeme et un procede de stockage, d'echange et/ou de partage de donnees securise via une installation de stockage centrale protegee (12), contenant au moins une "chambre forte reseau" (28) a laquelle l'accès est commande par un unique canal d'accès aux donnees, par exemple un reseau (20) depuis un point hors site (24). Cette chambre forte reseau est semblable a un coffre fort en ce que sensiblement tout type d'information peut se stocker dans la chambre forte reseau, quel qu'en soit le format ou le type, et en ce qu'il suffit a l'utilisateur de placer l'information a l'interieur de la chambre forte reseau pour que l'information soit securisee. La presente invention peut etre mise en oeuvre par l'utilisateur informatique moyen, ce qui fait que n'importe qui est capable de gerer les acces a ses propres donnees, ce qui permet de se dispenser d'un administrateur systeme centralise. Le haut degre de securite ainsi que la simplicite de mise en oeuvre par l'utilisateur decoule de plusieurs facteurs, et notamment l'accès aux donnees par un unique canal d'accès aux donnees. Cet aspect est absent des systemes de securite connus qui utilisent des mecanismes de filtrage et se referent pour fonctionner a une multiplicite de declarations. Cela fait que la securite n'est complete et coherente que pour autant que les declarations sont completes et coherentes.

Legal Status (Type, Date, Text)

Publication 20000831 A1 With international search report.

Examination 20001130 Request for preliminary examination prior to end of 19th month from priority date

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DIALOG(R) File 349:PCT Fulltext  
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00574684 \*\*Image available\*\*

**METHOD AND SYSTEM FOR AUTOMATICALLY HARMONIZING ACCESS TO A SOFTWARE APPLICATION PROGRAM VIA DIFFERENT ACCESS DEVICES**  
**PROCEDE ET SYSTEME D'HARMONISATION AUTOMATIQUE D'UN ACCES A UN PROGRAMME D'APPLICATION DE LOGICIEL VIA DIFFERENTS DISPOSITIFS D'ACCES**

Patent Applicant/Assignee:

TRANSACTION TECHNOLOGY INC, TRANSACTION TECHNOLOGY, INC. , Citibank  
Development Center, 12731 W. Jefferson Boulevard, Los Angeles, CA 90066  
, US

Inventor(s):

**GRANDCOLAS Michael L** , GRANDCOLAS, Michael, L. , 247 Ocean Park  
Boulevard, Santa Monica, CA 90405 , US

**ANTHONY Wendell W** , ANTHONY, Wendell, W. , 152 S. Sepulveda Boulevard,  
Brentwood, CA 90049 , US

**LAW Patrick** , LAW, Patrick , Apartment 306, 3709 Watseka Avenue, Los  
Angeles, CA 90034 , US

**MOSS Leslie** , MOSS, Leslie , 2016 Kelton Avenue, Los Angeles, CA 90066 ,

US

PETACH Teresa A, PETACH, Teresa, A. , 12773 Caswell Avenue & 201, Los Angeles, CA 90066 , US

TOMPKINS Peter, TOMPKINS, Peter , 28450 Pacific Coast Highway, Malibu, CA 90265 , US

Patent and Priority Information (Country, Number, Date):

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Priority Application: US 96741121 19961030

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MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD

SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU

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Main International Patent Class: G06F-157/00;

International Patent Class: G06F-013/00;

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Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6719

#### English Abstract

A method and system automatically harmonizes access to a given software application program via different access devices. By receiving information from the user via the user's access device (10), including information identifying the type of device being used and the application program (14) the user wishes to access, the present invention allows financial institutions to provide access to a given application to customers using different access devices (10). The information to be displayed to the user is automatically translated into a format which is compatible with the device, including its display, and sent to the device (10) for display. The user, in turn, inputs information in response to the displayed information and this input information is automatically translated into a format which is compatible with the application program and is sent to the application program (14). The response generated by the application program (14) is automatically translated to be compatible with the device and is sent to the device (10).

#### French Abstract

Ce procede et ce systeme harmonisent automatiquement l'accès a un programme d'application de logiciel donne, via differents dispositifs d'accès. La presente invention permet que des institutions financieres, lors de la reception d'informations provenant d'un utilisateur, via le dispositif d'accès (10) de cet utilisateur, notamment des informations identifiant le type de dispositif utilise et le programme d'application (14) auquel l'utilisateur souhaite acceder, autorisent l'accès a une application donnee par des clients utilisant differents dispositifs d'accès (10). Les informations a afficher a l'intention de l'utilisateur sont automatiquement converties en un format compatible avec le dispositif de celui-ci, notamment avec l'affichage, et envoyees au dispositif (10) aux fins d'affichage. L'utilisateur, a son tour, entre des informations en reponse aux informations affichees et les informations entrees sont automatiquement converties en un format compatible avec le programme d'application et envoyees a ce programme d'application (14). La reponse produite par le programme d'application (14) est automatiquement convertie pour etre compatible avec le dispositif (10) auquel elle est envoyee.

20/5/9 (Item 9 from file: 349)

DIALOG(R) File 349: PCT Fulltext

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00394248

COMPUTER AND TELEPHONE APPARATUS WITH USER FRIENDLY INTERFACE AND ENHANCED INTEGRITY FEATURES

APPAREIL INFORMATIQUE ET TELEPHONIQUE A INTERFACE CONVIVIALE ET A  
CARACTERISTIQUES D'INTEGRITE AMELIOREES

Patent Applicant/Assignee:

TRANSACTION TECHNOLOGY INC

Inventor(s):

KAWAN Joseph C

TAKATA Melvin M

SAMULON Alfred S

PAREKH Dilip J

MARKS Harvey

CARUTHERS Douglas W

MEDINE Carol A

NGUYEN Truc

WARREN Lucilla

**MOSS Leslie**

MERGUIDIJIAN Sarkis A

LEE Shan

ROTH Leslie

KRIEGER Kenneth

HADDOCK Robert

CHIN Edward

TUCCI Morris

AHLIN Leo

ENGBER Marjorie

VOLLMER Jim

WEISS Lawrence

Patent and Priority Information (Country, Number, Date):

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Application: WO 95US3424 19950316 (PCT/WO US9503424)

Priority Application: US 94213791 19940316

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JP KE KG KP KR LR LT LU LV MD MG MN MW MX NL NO NZ PL PT RO RU SD SE SI

SK TJ TT UA UZ MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG GA GN ML MR NE SN TD TG

Main International Patent Class: H04M-011/00;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 19492

English Abstract

A telephone configured as a programmable microcomputer (telephone-computer) which operates in most circumstances through a standard telephone 12-key keypad input. The telephone-computer has the overall appearance of a telephone and includes telephone electronics and a microprocessor unit operated in conjunction with other computer elements, including memory devices, a programmable gate array (PGA) chip which can be initially programmed and then fixed, and enhanced integrity features. The PGA has the capability of being configured to accomodate various types of software which require different hardware configuration, but without actually reconfiguring the hardware. The telephone-computer delivers data processing capabilities and services through an ordinary telephone instrument via conventional telephone lines with a network host computer which communicates with a vast panoply of service bureaus. Specifically, operating software is downloaded to the telephone-computer by the network host computer to format the microcomputer to conform to the software format used by the service bureaus.

French Abstract

Telephone configure comme un micro-ordinateur programmable (ordinateur-telephone) qui fonctionne, dans la plupart des cas, par l'intermediaire d'un clavier d'entree a douze touches de telephone standard. Cet ordinateur-telephone presente l'aspect general d'un telephone et en comporte l'electronique ainsi qu'une unite de microprocesseur exploitee conjointement avec d'autres elements informatiques, notamment des memoires, une puce de circuits prediffuses programmables qui peut etre programme initialement et fixee, ainsi que

des caracteristiques d'integrite ameliorees. Les circuits prediffuses peuvent etre configures de sorte qu'ils puissent recevoir differents types de logiciels necessitant une configuration materielle differente, sans que le materiel n'ait besoin d'une reelle reconfiguration. L'ordinateur-telephone offre des capacites et des services de traitement de donnees au moyen d'un telephone ordinaire, par l'intermediaire de lignes telefoniques classiques, et d'un ordinateur central de reseau qui communique avec une vaste panoplie de centres de traitement a facon. Plus precisement, le logiciel d'exploitation est telecharge sur l'ordinateur-telephone par l'ordinateur central de reseau de sorte que le micro-ordinateur soit structure conformement a la structure du logiciel utilise par les centres de traitement a facon.

20/5/10 (Item 10 from file: 349)  
DIALOG(R) File 349:PCT Fulltext  
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00375587

**HOME SERVICES DELIVERY SYSTEM WITH INTELLIGENT TERMINAL EMULATOR  
SYSTEME SERVEUR A USAGE DOMESTIQUE POURVU D'UN EMULATEUR DE TERMINAL  
INTELLIGENT**

Patent Applicant/Assignee:  
TRANSACTION TECHNOLOGY INC

Inventor(s):  
MOSS Leslie C  
MEDINE Carol A  
NAYLOR William

Patent and Priority Information (Country, Number, Date):

Patent: WO 9506384 A1 19950302  
Application: WO 94US9722 19940825 (PCT/WO US9409722)  
Priority Application: US 93112178 19930825

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JP KE KG KP KR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ  
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CG CI CM GA GN NE SN TD TG

Main International Patent Class: H04M-011/08;

International Patent Class: G06F-017/50;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 18502

**English Abstract**

Systems and methods provide communication between a user-friendly terminal (2), such as a "home terminal" shaped to resemble a conventional telephone (2), and a number of service provider computers such as financial institutions (20a-20d). The system's application software transforms simple user commands into commands understood by the service provider computers (20a-20d). The network host computer (8) supplies messages to the terminal for generating prompts needed to solicit required information from the user, and communicates with the service computers (20a-20d) according to their respective protocols. The invention provides a packet assembler and disassembler (PAD) element within the home terminal itself, allowing fast response time for the customer at the home terminal while retaining the benefits of data error, entry error correction and data transmission error correction.

**French Abstract**

Des systemes et des procedes assurent la communication entre un terminal convivial (2, 10), tel qu'un "terminal a usage domestique", se presentant sous la forme d'un telephone traditionnel (2), et un certain nombre de serveurs, tels que des organismes financiers (20a-20d). Le logiciel d'application du systeme transforme les commandes utilisateur en commandes comprises par les ordinateurs serveurs (20a-20d). L'ordinateur hote (8) du reseau transmet les messages au terminal pour generer les invites permettant d'interroger l'utilisateur et d'obtenir les

informations requises, et communique avec les ordinateurs serveurs (20a-20d) selon leurs protocoles respectifs. L'invention decrit egalement un assembleur et desassembleur de paquets a l'interieur du terminal a usage domestique lui-meme, ce qui assure un temps de reponse rapide pour le client, au niveau du terminal a usage domestique, tout en ayant l'avantage de permettre les corrections d'erreurs de donnees, d'erreurs d'entrees et d'erreurs de transmission de donnees.

File 350:Derwent WPIX 1963-2000/UD,UM &UP=200106  
(c) 2001 Derwent Info Ltd  
File 347:JAPIO Oct 1976-2000/Jul(UPDATED 001114)  
(c) 2000 JPO & JAPIO  
File 344:CHINESE PATENTS ABS APR 1985-2001/JAN  
(c) 2001 EUROPEAN PATENT OFFICE

Set	Items	Description
S1	6290	(FINANCIAL OR BANK??? OR INVEST??? OR INVESTMENT? OR BROKE- RAGE? OR CREDIT()UNION) (3N) (TRANSACTION? OR SERVICE? OR PRODU- CT? OR SYSTEM? ? OR ACCESS?) OR (LOAN? ? OR CREDIT OR CREDITC- ARD?) (3N) (APPLICATION? OR APPLY? OR APPLIE? ?)
S2	6801	S1 OR (CHECKING OR SAVING? OR BROKERAGE OR INVESTMENT) (2W) - (ACCOUNT? ? OR TRANSACTION?) OR (BILL OR BILLS) (3N) (PAYMENT? - OR PRESENTMENT? OR PAID OR PAY???)
S3	25521	LANGUAGE? OR FRENCH OR ENGLISH OR GERMAN OR ITALIAN OR SPA- NISH
S4	5381	S3(10N) (SELECT? OR CHOOSE? OR CHOSE? OR PICK? OR CUSTOMI? - OR PERSONALI? OR OPTION? OR CHOICE? OR TRANSLAT?) OR (FRIENDLY OR SEVERAL OR PLURAL? OR MULTI OR MULTIPLE) (3W) (LANGUAGE? OR LINGUAL) OR MULTILINGUAL
S5	41274	PC OR PCS OR PDA OR PDAS OR (PERSONAL OR PRIVATE) () (DIGITAL OR DATA OR INFORMATION) (1W) (ASSISTANT? OR AIDE? OR NOTEPAD? - OR ORGANIZER?) OR (ELECTRONIC OR DIGITAL) (1W)DIAR??? OR PALMP- ILOT? OR PALM()PILOT? ?
S6	78901	S5 OR (PERSONAL OR HOME) (1W)COMPUTER? OR LAPTOP? ? OR (SCR- EEN OR PICTURE OR VIDEO) (2W) (PHONE? ? OR TELEPHONE?) OR VIDEO- PHONE? OR INTERACTIVE(2W) (TV OR TVS OR TELEVISION? OR CATV?) - OR VIDEOTEX? OR KIOSK?
S7	290155	S6 OR INTERNET? OR INTRANET OR ARPANET? OR ONLINE OR ON()L- INE OR NETWORK? OR (DIALUP OR DIAL()UP) (3W) (SERVICE? OR MODEM? OR DEVICE?) OR PRODIGY OR COMPUSERVE
S8	3	S2 AND S4 AND S7
S9	33	(FINANCIAL OR BANK??? OR INVESTMENT?) AND LANGUAGE? AND S7
S10	30	S9 NOT S8
S11	8	S10 NOT AD=(19961030:19971231 OR 19980101:19991231 OR 2000- 0101:20010131)/PR
S12	9666	(ATM OR ATMS) (S) (MACHINE? OR TELLER? OR BANK???) OR AUTOMA- T?()TELLER? ? OR S2
S13	5837	S4 OR (DIFFERENT OR VARIET?) (2N) (LANGUAGE? OR DIALECT? ?)
S14	17	S12 AND S13
S15	13	S14 NOT (S8 OR S10)
S16	8	S15 NOT AD=(19961030:19971231 OR 19980101:19991231 OR 2000- 0101:20010131)/PR
S17	1	AU=(ZEANAH J? AND ABBOTT C? AND BOYD N? AND COHEN A? AND C- OOK J? AND GRANDCOLAS M? AND LAN S? AND LINDSLEY B? AND MARKA- RIAN G? AND MOSS L?)
S18	0	S17 NOT (S8 OR S10 OR S14)
S19	895	AU=(ZEANAH J? OR ABBOTT C? OR BOYD N? OR COHEN A? OR COOK - J? OR GRANDCOLAS M? OR LAN S? OR LINDSLEY B? OR MARKARIAN G? - OR MOSS L?)
S20	6	S19 AND S12 AND S7
S21	0	S10 NOT (S8 OR S10 OR S14)



8/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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011855580 \*\*Image available\*\*  
WPI Acc No: 1998-272490/199824  
XRPX Acc No: N98-213879

**Delivery system for providing financial services to remote devices such as personal computers, screen phones - selects dialogue component which collects information to perform function, and then passes information to transaction executor component which carries out function**  
Patent Assignee: CITICORP DEV CENT INC (CITI-N); CITICORP DEV CENT (CITI-N)  
Inventor: ABBOTT C; BOYD N; COHEN A; COOK J; GRANDCOLAS M; LAN S; LINDSLEY B; MARKARIAN G; MOSS L; ZEANAH J  
Number of Countries: 079 Number of Patents: 004  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9819278	A2	19980507	WO 97US18702	A	19971031	199824 B
AU 9850809	A	19980522	AU 9850809	A	19971031	199840
US 5933816	A	19990803	US 9629209	A	19961031	199937
			US 97908413	A	19970807	
EP 1010113	A2	20000621	EP 97913679	A	19971031	200033
			WO 97US18702	A	19971031	

Priority Applications (No Type Date): US 97908413 A 19970807; US 9629209 A 19961031

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9819278	A2	E	66	G07F-000/00	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 9850809	A			G07F-019/00	Based on patent WO 9819278
US 5933816	A			G06F-017/60	Provisional application US 9629209
EP 1010113	A2	E		G06F-017/60	Based on patent WO 9819278
Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT RO SE SI					

Abstract (Basic): WO 9819278 A

A delivery **system** (10) allows a **financial** institution to provide **financial services** to customers using remote devices such as a **personal computer** (18), a **screen phone** (14) and an automated teller machine (16). Services can also be provided internally to the financial institution via staff terminals (26) and externally to an **on-line** service provider (22) for transmission over the World Wide Web to more remote devices (24).

The system consists of independent modular components. A dialogue component collects information from the user, a rule broker component provides answers to various legal and regulatory rules for a particular country, a **language** man component **selects** the appropriate **language**, a transaction executor component performs the function requested by the user, and a presentation manager component formats the user output.

USE - Also for transferring data to automatic teller machine. For replying to customer or member of staff who requests function from remote device.

ADVANTAGE - As system consists of separate independent components, development and maintenance times are substantially reduced. Also can interconnect and communicate with systems in other countries.

Dwg.1/22

Title Terms: DELIVER; SYSTEM; FINANCIAL; SERVICE; REMOTE; DEVICE; PERSON; COMPUTER; SCREEN; TELEPHONE; SELECT; DIALOGUE; COMPONENT; COLLECT; INFORMATION; PERFORMANCE; FUNCTION; PASS; INFORMATION; TRANSACTION; COMPONENT; CARRY; FUNCTION

Derwent Class: T05

International Patent Class (Main): G06F-017/60; G07F-000/00; G07F-019/00

File Segment: EPI

8/5/2 (Item 2 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

011573462 \*\*Image available\*\*

WPI Acc No: 1997-549943/199750

XRPX Acc No: N97-458495

**Delivery method for providing home and other banking transactions - involves home computer or ATM connecting to server that interacts with host computer to provide consistent services**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ANTHONY W W; DO K; DOSHI A; EICHENSEER D; HUANG J; LAW H; LUONG B  
; MOSS L; NGUYEN T; SAUSSY S E; THOMPSON D; WILLIAMS M

Number of Countries: 076 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9741498	A2	19971106	WO 97US6245	A	19970418	199750 B
AU 9726698	A	19971119	AU 9726698	A	19970418	199812
EP 894315	A2	19990203	EP 97918639	A	19970418	199910
			WO 97US6245	A	19970418	

Priority Applications (No Type Date): US 9615819 A 19960418

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 9741498	A2	E 107	G06F-000/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US  
UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT  
KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9726698	A	G06F-019/00	Based on patent WO 9741498
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EP 894315	A2 E	G07F-019/00	Based on patent WO 9741498
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI  
LT LU LV MC NL PT RO SE SI

Abstract (Basic): WO 9741498 A

The home delivery **system** provides multi-functional **financial services** to a user. The user has a **personal computer** (102) and user software provided by the **banking system**. The user software provides for installation including **selection of language**.

It also acts as a client to the server and provides security features, e.g. encryption, and data compression and error checking. Local application content may be included. The server uses non-region specific software to provide the business applications. It controls the user sessions and authenticates the user. It has a secure encrypted link with the banking host computer.

ADVANTAGE - Provides consistent interface across countries while minimising local software differences.

Dwg.1/47

Title Terms: DELIVER; METHOD; HOME; BANK; TRANSACTION; HOME; COMPUTER; ATM;  
CONNECT; SERVE; INTERACT; HOST; COMPUTER; CONSISTENT; SERVICE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-000/00; G06F-019/00; G07F-019/00

International Patent Class (Additional): G06F-017/00

File Segment: EPI

8/5/3 (Item 3 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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007813497      \*\*Image available\*\*

WPI Acc No: 1989-078609/198911

XRPX Acc No: N89-060024

Multiple language telephone answering machine - asks question of caller and determines language of response to determine which language to use

Patent Assignee: HASHIMOTO CORP (HASHM )

Inventor: HASHIMOTO K

Number of Countries: 011    Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 307137	A	19890315	EP 88308115	A	19880901	198911    B
JP 1071254	A	19890316	JP 87227729	A	19870911	198917
US 4866755	A	19890912				198946
CA 1294080	C	19920107				199209
EP 307137	B1	19930811	EP 88308115	A	19880901	199332
DE 3883117	G	19930916	DE 3883117	A	19880901	199338
			EP 88308115	A	19880901	
RU 2061997	C1	19960610	SU 4356855	A	19880909	199709
KR 9614222	B1	19961014	KR 8811755	A	19880912	199928

Priority Applications (No Type Date): JP 87227729 A 19870911

Cited Patents: 3.Jnl.Ref; A3...8936; GB 1320970; GB 2188812; JP 58142479;

JP 60220652; No-SR.Pub; KP 58142479

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 307137	A	E	9		
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Designated States (Regional): CH DE FR GB IT LI

EP 307137	B1	E	10	H04M-001/65	
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Designated States (Regional): CH DE FR GB IT LI

DE 3883117	G			H04M-001/65	Based on patent EP 307137
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RU 2061997	C1		3	H04M-001/64	
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KR 9614222	B1			H04M-001/64	
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Abstract (Basic): EP 307137 A

A foreign language pattern recording section (15) of the machine stores standard response phrases in various languages which represent the most likely response to the question "Who is speaking please

" sent out by the machine. A voice recognition section (14) compares the incoming voice with the foreign language words stored in the pattern recording section to decide which language the caller is using.

Having decided which is the language a code representing that language is sent to a personal computer (16) which selects an appropriate translation program for loading from the hard disc unit (17) to carry out translations.

USE/ADVANTAGE - Telephone answering machine, telephone banking system . World-wide direct dialling is facilitated.

1/4

Title Terms: MULTIPLE; LANGUAGE; TELEPHONE; ANSWER; MACHINE; QUESTION; CALL ; DETERMINE; LANGUAGE; RESPOND; DETERMINE; LANGUAGE

Derwent Class: T01; W01; W04

International Patent Class (Main): H04M-001/64; H04M-001/65

File Segment: EPI

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11/5/1 (Item 1 from file 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2001 Derwent Info Ltd. All rts. reserv.

011600981 \*\*Image available\*\*  
WPI Acc No: 1998-018109/199802  
XRPX Acc No: N98-013815

**Global communications network for financial services - provides integrated facility that takes business level request at high level, from variety of vehicles and decomposes to smaller data level requests that are understandable by variety of service providers**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ARON P; ATAIE F; BAMBERGER F; DEMETER D A; MCGLYNN J; MUSALO F;  
PAUL M; POPLIZIO J; RICO L; SCHEIN A A; TSIEN M; YORKE M; POLIZIO J;  
RICCO L

Number of Countries: 076 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9743893	A1	19971127	WO 97US8413	A	19970523	199802 B
AU 9730708	A	19971209	AU 9730708	A	19970523	199824
BR 9709338	A	19990810	BR 979338	A	19970523	199953
			WO 97US8413	A	19970523	
AU 713316	B	19991125	AU 9730708	A	19970523	200006
EP 979459	A1	20000216	EP 97925626	A	19970523	200014
			WO 97US8413	A	19970523	
HU 9902821	A2	20000128	WO 97US8413	A	19970523	200015
			HU 992821	A	19970523	
MX 9809718	A1	19990701	MX 989718	A	19981119	200061
KR 2000015870	A	20000315	WO 97US8413	A	19970523	200104
			KR 98709420	A	19981121	

Priority Applications (No Type Date): US 9618195 A 19960523

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9743893	A1	E	81	G06F-015/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US  
UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT  
KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9730708	A		G06F-013/00	Based on patent WO 9743893
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BR 9709338	A		G06F-015/00	Based on patent WO 9743893
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AU 713316	B		G06F-013/00	Previous Publ. patent AU 9730708
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Based on patent WO 9743893

EP 979459	A1	E	G06F-015/00	Based on patent WO 9743893
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI  
LT LU LV MC NL PT RO SE SI

HU 9902821	A2		G06F-015/00	Based on patent WO 9743893
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MX 9809718	A1		G06F-015/00	
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KR 2000015870	A		G06F-015/00	Based on patent WO 9743893
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Abstract (Basic): WO 9743893 A

The **network** includes several local area **networks** , and several distribution points for allowing access to the global communications **network** . Several service providers (16) provide information in response to data level commands.

An integration facility decomposes high level business **language** requests into data level commands that are understandable by the service providers to allow end users located at distribution points to relay information to and receive information from the **network** .

USE - Relates to system and process allowing customers to access full range of global **financial** services using variety of access points.

Dwg.1/13

Title Terms: GLOBE; COMMUNICATE; **NETWORK** ; **FINANCIAL** ; SERVICE; INTEGRATE  
; FACILITY; BUSINESS; LEVEL; REQUEST; HIGH; LEVEL; VARIETY; VEHICLE;  
DECOMPOSE; SMALLER; DATA; LEVEL; REQUEST; VARIETY; SERVICE

Derwent Class: T01  
International Patent Class (Main): G06F-013/00; G06F-015/00  
International Patent Class (Additional): G06F-001/1760; BFG0-6F013/00;  
AO-G06F015/00  
File Segment: EPI

11/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2001 Derwent Info Ltd. All rts. reserv.

010930313 \*\*Image available\*\*  
WPI Acc No: 1996-427263/199643  
XRPX Acc No: N96-359716

**Computer system for use with multiple type definitions - defines prefix naming contexts using interface definition objects where prefix naming context is provided for each root interface definition**

Patent Assignee: SUN MICROSYSTEMS INC (SUNM )  
Inventor: CHEN L; HARE D F; KESSLER P B; LIM S B; POWELL M L; SNYDER A;  
VANDERBILT P

Number of Countries: 007 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 733968	A2	19960925	EP 96104076	A	19960314	199643 B
CA 2171568	A	19960925	CA 2171568	A	19960312	199704
JP 8328838	A	19961213	JP 9668602	A	19960325	199709

Priority Applications (No Type Date): US 95410357 A 19950324

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 733968	A2	E	14	G06F-009/44
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Designated States (Regional): DE FR GB IT SE

JP 8328838	A	14	G06F-009/06
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CA 2171568	A		G06F-009/44
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Abstract (Basic): EP 733968 A

The computer system includes an interface repository. The repository has a repository naming context and a prefix naming context. The prefix naming context is subordinate to the repository naming context. The prefix context serves as a root naming context for one or more interface **language** declarations.

A naming context is defined by an interface definition object. The naming context is subordinate to the prefix naming context. The interface definition object has a fully scoped object name which includes a prefix name of the prefix naming context.

USE/ADVANTAGE - For **banking** system or **on-line** transaction processing. Holds several interface definition objects for given type in single repository.

Dwg.4/4

Title Terms: COMPUTER; SYSTEM; MULTIPLE; TYPE; DEFINE; DEFINE; PREFIX; CONTEXT; INTERFACE; DEFINE; OBJECT; PREFIX; CONTEXT; ROOT; INTERFACE; DEFINE

Derwent Class: T01

International Patent Class (Main): G06F-009/06; G06F-009/44

File Segment: EPI

11/5/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2001 Derwent Info Ltd. All rts. reserv.

010724619 \*\*Image available\*\*  
WPI Acc No: 1996-221574/199622  
XRPX Acc No: N96-186010

**Cellular automata network assembly for database searching or speech recognition - has D-node automata constructed from E-cells and I-cells and intercoupled into graph structure**

Patent Assignee: TEXAS INSTRUMENTS INC (TEXI )  
Inventor: SIMAR L R  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5511146	A	19960423	US 91721750	A	19910626	199622 B
			US 94259373	A	19940614	

Priority Applications (No Type Date): US 91721750 A 19910626; US 94259373 A 19940614

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5511146	A	12	G06F-007/38	Cont of application US 91721750

Abstract (Basic): US 5511146 A

The **network** uses appropriately intercoupled D-node cellular automata arranged to be isomorphic to a preselected graph structure. The D-node cellular automata is configured from cellular automata that are an excitory E-Cell and inhibitory I-Cell. The delta D-node receives inputs, x0 and x1, and provides an output, y0. The D-node is assembled from an inhibitory I-Cell, IO, and three excitory E-Cells, E0, E1, and E2. The D-Node is configured such that (a) x0 is applied to IO and to two inputs of E0, (b) x1 is applied to IO and to two inputs of E1, (c) E0 and E1 also receive as inputs the output of IO, (d) a fourth input to each of E0 and E1 is the fed back output y0, (e) the outputs of E0 and E1 provide the inputs to E2, and (f) the output of E2 provides the D-Node output y0.

The E-Cell receives a number of inputs, xn, each with an input value of -1, 0, or +1 and provides a single output, y0, with an output value of 0, or -1. The I-Cell receives a number of inputs, xn, each with an input value of -1, 0, or +1 and provides a single output, y0, with an output value of 0, or +1.

USE/ADVANTAGE - For **financial** forecasting, operation management, trajectory planning, natural **language** interfaces, learning systems, image recognition, graph searching and spacial filtering in signal processing. Allows assembly into computational **networks** .

Dwg.4/7

Title Terms: CELLULAR; **NETWORK** ; ASSEMBLE; DATABASE; SEARCH; SPEECH; RECOGNISE; NODE; CONSTRUCTION; CELL; CELL; INTERCOUPLING; GRAPH; STRUCTURE

Index Terms/Additional Words: ARTIFICIAL; INTELLIGENCE

Derwent Class: T01

International Patent Class (Main): G06F-007/38

File Segment: EPI

11/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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010121822 \*\*Image available\*\*

WPI Acc No: 1995-023073/199503

XRPX Acc No: N95-017870

**Mobile device providing personal prediction or horoscope - uses calculated positions of stars and entered personal data to calculate prediction via computer**

Patent Assignee: BACHINDJAGIAN G (BACH-I)

Inventor: BACHINDJAGIAN G

Number of Countries: 053 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9428491	A1	19941208	WO 94EP1728	A	19940527	199503 B
AU 9469975	A	19941220	AU 9469975	A	19940527	199512
			WO 94EP1728	A	19940527	

Priority Applications (No Type Date): DE 93U8114 U 19930529

Cited Patents: FR 2589608; GB 2100035; US 5029081

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9428491 A1 E 17 G06F-015/02

Designated States (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI  
GB GE HU JP KG KP KR KZ LK LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE  
SI SK TJ TT UA US UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL  
OA PT SE

AU 9469975 A G06F-015/02 Based on patent WO 9428491

Abstract (Basic): WO 9428491 A

The device uses the technical facilities of a **laptop** computer or a personal organiser, with additional software allowing its expansion for calculating the constellation of the stars, to provide the required prediction in conjunction with entered personal data, e.g. biorhythms calculations. The entered control commands are automatically converted into the **language** used by the computer, with a hard disc holding the predictions and the entered personal data.

Pref. the device has a graphic read-out screen or display (11) and/or a printer (13), the operating current provided by a storage battery (15). The device may also have an acoustic output (12) and interface (16) for connection to an external data **bank**.

USE - For providing personal prediction based on astrological data.

Dwg.1/1

Title Terms: MOBILE; DEVICE; PERSON; PREDICT; HOROSCOPE; CALCULATE;  
POSITION; STAR; ENTER; PERSON; DATA; CALCULATE; PREDICT; COMPUTER

Derwent Class: T01

International Patent Class (Main): G06F-015/02

File Segment: EPI

11/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008728186 \*\*Image available\*\*

WPI Acc No: 1991-232201/199132

XRPX Acc No: N91-177036

**Internal financial authorisation system - has telephone switching network designed to automatically connect merchant with issuer of transaction card presented for purchase**

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT SERV ASSOC (VISA-N)

Inventor: NAIMI F; TEJADA G; TELADA G

Number of Countries: 017 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 440515	A	19910807	EP 91400094	A	19910117	199132 B
AU 9169947	A	19910801				199138
CA 2034711	A	19910731				199141
US 5136633	A	19920804	US 90472317	A	19900130	199234
			US 90614081	A	19901113	
EP 440515	B1	19950823	EP 91400094	A	19910117	199538
DE 69112234	E	19950928	DE 612234	A	19910117	199544
			EP 91400094	A	19910117	
ES 2076482	T3	19951101	EP 91400094	A	19910117	199550
CA 2034711	C	19990316	CA 2034711	A	19910122	199929

Priority Applications (No Type Date): US 90614081 A 19901113; US 90472317 A 19900130

Cited Patents: NoSR.Pub; GB 2139457; US 4485300; US 4587379; US 4673802; US 4734564; US 4750201; US 4870259

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 440515 A 17

Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

US 5136633 A 13 H04M-011/00 CIP of application US 90472317

EP 440515 B1 E 22 G07F-007/12

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE

DE 69112234	E	G07F-007/12	Based on patent EP 440515
ES 2076482	T3	G07F-007/12	Based on patent EP 440515
CA 2034711	C	H04M-011/00	

Abstract (Basic): EP 440515 A

The system comprises a switch for receiving a telephone call from a merchant requesting authorisation information about a **financial** transaction. The switch includes a memory for storing a table which includes information correlating data included in the account number of the card with the issuer of the card.

A device determines the issuer of the card based on the account number of the card and the information stored in the table, initiates a telephone call to the issuer of the card. It connects the call from the merchant with the call to the issuer enabling the issuer to obtain verbal information directly from the merchant for evaluating the transaction. The connection device operates in response to an acceptance signal generated by the issuer.

ADVANTAGE - Overcomes **language** barrier encountered when dealing with international transactions. (17pp Dwg.No.1/4)

Title Terms: INTERNAL; **FINANCIAL** ; AUTHORISE; SYSTEM; TELEPHONE; SWITCH; **NETWORK** ; DESIGN; AUTOMATIC; CONNECT; MERCHANT; ISSUE; TRANSACTION; CARD; PRESENT; PURCHASE

Derwent Class: T05; W01

International Patent Class (Main): G07F-007/12; H04M-011/00

International Patent Class (Additional): G06K-005/00; H04M-003/00; H04Q-003/42

File Segment: EPI

11/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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003552527

WPI Acc No: 1983-A0720K/198301

Related WPI Acc No: 1985-171228; 1988-316374; 1988-316375; 1989-025697

XRPX Acc No: N83-000841

**Digital data processing system with multilevel internal mechanism - has flexible structure protected from user, and control and stack appts. for multiple concurrent operations**

Patent Assignee: DATA GENERAL CORP (DATG )

Inventor: AHLSTROM J K; BACHMAN B L; BELGARD R A; BERNSTEIN D H; BRATT R G; CLANCY G F; FARBER D A; GAVRIN F S

Number of Countries: 017 Number of Patents: 022

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 67556	A	19821222				198301	B
BR 8202956	A	19830503				198324	
CA 1173172	A	19840821				198438	
CA 1174766	A	19840918				198442	
CA 1174767	A	19840918				198442	
CA 1174768	A	19840918				198442	
CA 1178714	A	19841127				198501	
CA 1179063	A	19841204				198502	
US 4493023	A	19850108	US 81266403	A	19810522	198504	
US 4498131	A	19850205	US 81266408	A	19810522	198508	
US 4498132	A	19850205	US 81266413	A	19810522	198508	
US 4513368	A	19850423	US 81266414	A	19810522	198519	
US 4517642	A	19850514	US 81266521	A	19810522	198522	
US 4532586	A	19850730	US 81266401	A	19810522	198533	
IL 65123	A	19850630				198538	
AU 8661580	A	19861211				198704	
US 4656579	A	19870407	US 85699240	A	19850208	198716	
EP 67556	B	19900418				199016	
DE 3280152	G	19900523				199022	
JP 8263284	A	19961011	JP 9483891	A	19820521	199651	
			JP 95266761	A	19820521		
JP 8263305	A	19961011	JP 9483891	A	19820521	199651	



JP 8278917 A 19961022 JP 95266763 A 19820521  
JP 9483891 A 19820521 199701  
JP 95266762 A 19820521

Priority Applications (No Type Date): US 81266539 A 19810522; US 81266401 A 19810522; US 81266403 A 19810522; US 81266404 A 19810522; US 81266408 A 19810522; US 81266409 A 19810522; US 81266413 A 19810522; US 81266414 A 19810522; US 81266415 A 19810522; US 81266421 A 19810522; US 81266424 A 19810522; US 81266524 A 19810522; US 81266521 A 19810522; US 85699240 A 19850208; US 81266532 A 19810522

Cited Patents: 6.Jnl.Ref; A3...8603; No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 67556 A E 861

Designated States (Regional): BE CH DE FR GB IT LI LU NL SE

EP 67556 B

Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE

JP 8263284 A 304 G06F-009/30 Div ex application JP 9483891

JP 8263305 A 304 G06F-009/46 Div ex application JP 9483891

JP 8278917 A 304 G06F-012/02 Div ex application JP 9483891

Abstract (Basic): EP 67556 A

The system provides an addressing mechanism allowing permanent and unique identification of all information generated for use in or by operation of the system, and an extremely large address space which is accessible to and common to all data processing systems. A protection mechanism is provided, giving variable access rights associated with individual bodies of data.

An instruction structure is provided where high level user **language** instructions are transformed into dialect coded, uniform, intermediate level instructions to provide equal facility of execution for a number of **languages**. Operands are referred to in programs by format names transformed, by an internal mechanism transparent to the user, into addresses. Multilevel control and stack mechanisms protecting the system's internal mechanism from interference are also provided.

Title Terms: DIGITAL; DATA; PROCESS; SYSTEM; MULTILEVEL; INTERNAL; MECHANISM; FLEXIBLE; STRUCTURE; PROTECT; USER; CONTROL; STACK; APPARATUS; MULTIPLE; CONCURRENT; OPERATE

Derwent Class: T01

International Patent Class (Main): G06F-009/30; G06F-009/46; G06F-012/02

International Patent Class (Additional): G06F-009/22; G06F-011/04;

G06F-012/00

File Segment: EPI

11/5/7 (Item 1 from file: 347)

DIALOG(R) File 347:JAPIO

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04344525 \*\*Image available\*\*

ANSWER MESSAGE REGISTERING METHOD FOR AUDIO RESPONSE UNIT

PUB. NO.: 05-336225 [JP 5336225 A]

PUBLISHED: December 17, 1993 (19931217)

INVENTOR(s): ABE TETSUYA

APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 04-163411 [JP 92163411]

FILED: June 01, 1992 (19920601)

INTL CLASS: [5] H04M-001/64; G06F-003/16; G06F-015/30

JAPIO CLASS: 44.4 (COMMUNICATION -- Telephone); 45.3 (INFORMATION PROCESSING -- Input Output Units); 45.4 (INFORMATION PROCESSING -- Computer Applications)

JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic **Banking** ); R108 (INFORMATION PROCESSING -- Speech Recognition & Synthesis

JOURNAL: Section: E, Section No. 1527, Vol. 18, No. 165, Pg. 74, March 18, 1994 (19940318)

ABSTRACT

PURPOSE: To make the on - line input of the text data possible corresponding to the audio message to be inputted and to facilitate the preparation, addition, updating and registration of the audio message.

CONSTITUTION: The necessary part is read out of an audio message which is previously recorded in an audio memory 16 and transferred to an audio synthesizing part 15 under the control of a control part 14. Then the message is grammatically composed at the part 15 and sent to a controller NCU through an audio synthesization processing with which a digital message is converted into an analog message. A text audio synthesizing part 12 converts the text data corresponding to the audio message produced by a host device into the analog audio data. Then an audio analyzing part 13 applies the syntactic analysis to the analog audio data in terms of a language and converts the audio data into the digital data. The audio data converted at the part 13 are recorded/ registered in the audio memory 16 together with an audio identification number.

11/5/8 (Item 1 from file: 344)

DIALOG(R) File 344:CHINESE PATENTS ABS

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4009135

INFORMATION PROCESSING AND EXCHANGING EQUIPMENT FOR BOTH SPOKEN AND WRITTEN LANGUAGE INFORMATION

Patent Assignee: QU SHENGBO (CN)

Author (Inventor): QU SHENGBO (CN)

Number of Patents: 001

Patent Family:

CC Number	Kind	Date
CN 1039136	A	900124 (Basic)

Application Data:

CC Number	Kind	Date
*CN 89105313	A	890619

Abstract: The present equipment is suitable for processing language information. It utilizes character and word compatible codes to process information and is provided with special memory block of word bank. The said equipment has excellent compatibility with available computerized information processing system. It can greatly increase the information processing and exchanging capacity of available computer system and data communication network. It can be used for not only intelligent terminals of the microcomputer systems and communication networks, but also the information processing equipments of main frame and mini computer systems.

IPC: G06F-015/40

?

16/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
(c) 2001 Derwent Info Ltd. All rts. reserv.

011407623 \*\*Image available\*\*  
WPI Acc No: 1997-385530/199735  
XRPX Acc No: N97-320911

Multi-lingual financial transaction processing method for travelling bank customers - in which voice response is provided in multiple languages to identify customer s language and establish country of customer's bank, and provide services and translate requests for local staff

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: JENNINGS H W; PADALINO R; PERALTA R; PINNELL N; SHINN P C; PINNELL N R

Number of Countries: 076 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9726614	A1	19970724	WO 96US19753	A	19961220	199735 B
AU 9714157	A	19970811	AU 9714157	A	19961220	199747
ZA 9609683	A	19980729	ZA 969683	A	19961119	199835
US 5794218	A	19980811	US 96586242	A	19960116	199839
EP 875034	A1	19981104	EP 96944319	A	19961220	199848
			WO 96US19753	A	19961220	
BR 9612443	A	19990713	BR 9612443	A	19961220	199939
			WO 96US19753	A	19961220	
CN 1222241	A	19990707	CN 96180159	A	19961220	199945
AU 710000	B	19990909	AU 9714157	A	19961220	199949

Priority Applications (No Type Date): US 96586242 A 19960116

Cited Patents: Jnl.Ref; US 5136633; US 5440615

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9726614	A1	E	82	G06F-157/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9714157	A			G06F-157/00	Based on patent WO 9726614
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ZA 9609683	A		83	G06F-000/00	
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EP 875034	A1	E		G06F-017/28	Based on patent WO 9726614
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Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT RO SE SI

BR 9612443	A			G06F-157/00	Based on patent WO 9726614
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AU 710000	B			G06F-017/28	Previous Publ. patent AU 9714157
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Based on patent WO 9726614

US 5794218	A			G06F-017/60	
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CN 1222241	A			G06F-017/00	
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Abstract (Basic): WO 9726614 A

The multi-lingual financial transaction processing method involves using an interactive voice response computer system which can be called and used by any location using appropriate access codes. The customer (16) of the financial institution is prompted in various languages until the customer s language and home country are identified.

The customer (16) is then connected by telephone with a representative (22) who speaks the customer s language and who can authorise the transaction by accessing the customer s records. Authorisation by the local representative (12) and record keeping are also provided.

USE/ADVANTAGE - Allowing telephone-based interactive performance of financial transactions in multiple languages .

Assists translation between local branch representative, customer and customer's home bank customer service representative. Enables

branch representative to effect single financial transaction  
through single telephone call.

Dwg.1/35

Title Terms: MULTI; LINGUAL; FINANCIAL; TRANSACTION; PROCESS; METHOD;  
TRAVEL; BANK; CUSTOMER; VOICE; RESPOND; MULTIPLE; LANGUAGE; IDENTIFY;  
CUSTOMER; LANGUAGE; ESTABLISH; COUNTRY; CUSTOMER; BANK; SERVICE;  
TRANSLATION; REQUEST; LOCAL; STAFF

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/00; G06F-017/28;  
G06F-017/60; G06F-157/00

International Patent Class (Additional): G06F-157-00

File Segment: EPI

16/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010374225 \*\*Image available\*\*

WPI Acc No: 1995-275587/199536

XRPX Acc No: N95-210610

**Flexible language selection in interactive telecommunications system  
or data communication applications - stores preselected language  
indicator in system database, enabling users to access system and have  
appropriate language identified**

Patent Assignee: AT & T CORP (AMTT )

Inventor: LEE D

Number of Countries: 022 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9520859	A1	19950803	WO 94US14535	A	19941215	199536 B
AU 9515526	A	19950815	AU 9515526	A	19941215	199546

Priority Applications (No Type Date): US 94189338 A 19940127

Cited Patents: DE 3405448; US 4736405; US 4866755; US 5236199; US 5297183;  
US 5329578

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9520859 A1 E 32 H04M-003/50

Designated States (National): AU CA CN JP KR NZ

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL  
PT SE

AU 9515526 A H04M-003/50 Based on patent WO 9520859

Abstract (Basic): WO 9520859 A

The method for providing interactive telecommunication services involves use of a preselected language indicator for particular system users (10,26), which is stored in a system database (18). Each time has a given user accesses the system, the stored language indicator is identified with the aid of a user identifier.

All subsequent interactive services are then provided to the given user in the preselected language. Pref., the user is prompted to select one of several available system languages upon initial user access to the system. The language selection indicator is generated from the user selection. The language selection indicator is stored with the user identifier in the memory.

USE/ADVANTAGE - Telephone systems. Automatic teller machine networks. Enables user language identification when accessing terminals, with all subsequent provision of interactive services in identified language. Does not require local attendant or user terminal hardware modification.

Dwg.1/5

Title Terms: FLEXIBLE; LANGUAGE; SELECT; INTERACT; TELECOMMUNICATION;  
SYSTEM; DATA; COMMUNICATE; APPLY; STORAGE; PRESELECTED; LANGUAGE;  
INDICATE; SYSTEM; DATABASE; ENABLE; USER; ACCESS; SYSTEM; APPROPRIATE;  
LANGUAGE; IDENTIFY

Derwent Class: W01

International Patent Class (Main): H04M-003/50

16/5/3 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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010353852 \*\*Image available\*\*  
WPI Acc No: 1995-255166/199533  
XRPX Acc No: N95-196959

**Data processing system for telephone banking transactions - has host interface module for linking bank branch computer with host computer and providing interpretation functions for requests and responses**

Patent Assignee: CFI PROSERVICES INC (CFIP-N)  
Inventor: BOYLE M D; HANSEN I N; LARLEE D C  
Number of Countries: 060 Number of Patents: 007  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9519010	A1	19950713	WO 95US122	A	19950106	199533 B
AU 9515227	A	19950801	AU 9515227	A	19950106	199546
EP 739518	A1	19961030	EP 95906762	A	19950106	199648
			WO 95US122	A	19950106	
NZ 278782	A	19970324	NZ 278782	A	19950106	199719
			WO 95US122	A	19950106	
JP 9507595	W	19970729	JP 95518598	A	19950106	199740
			WO 95US122	A	19950106	
AU 689202	B	19980326	AU 9515227	A	19950106	199826
MX 9602636	A1	19980801	MX 962636	A	19960705	200014

Priority Applications (No Type Date): US 94178107 A 19940106  
Cited Patents: US 4091448; US 4604686; US 4747127; US 4774655; US 4935870;  
US 5195130; US 5339421; US 5361353

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9519010	A1	E	28	G06F-157/00	
Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN					
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ					
AU 9515227	A			G06F-017/60	Based on patent WO 9519010
EP 739518	A1	E	28	G06F-017/60	Based on patent WO 9519010
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE					
NZ 278782	A			G06F-017/60	Based on patent WO 9519010
JP 9507595	W		47	G06F-019/00	Based on patent WO 9519010
AU 689202	B			G06F-017/60	Previous Publ. patent AU 9515227 Based on patent WO 9519010
MX 9602636	A1			G06F-015/00	

Abstract (Basic): WO 9519010 A

A number of user-operable communication terminals with display and inputs are connected over telephone lines to a branch bank computer. The branch computer has software for interpreting user requests for data and effecting selected **banking transactions**. A host computer contains aggregate **banking transaction** data.

A host interface module interacts between the branch computer and the host computer. The module **translates** user requests into **language** which is understandable by the host computer. In addition the module produces excerpts from the data supplied by the host computer in a form capable of being displayed to a user.

ADVANTAGE - Use of host interface module permits communication between standardised bank branch computer and its software and different configurations of host computer. Obviates need to custom design branch computer software.

Dwg.2/5

Title Terms: DATA; PROCESS; SYSTEM; TELEPHONE; BANK; TRANSACTION; HOST; INTERFACE; MODULE; LINK; BANK; BRANCH; COMPUTER; HOST; COMPUTER;

INTERPRETATION; FUNCTION REQUEST; RESPOND  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-015/00; G06F-017/60; G06F-019/00;  
G06F-157/00  
International Patent Class (Additional): G06F-157-00; G07F-019/00  
File Segment: EPI

16/5/4 (Item 4 from file: 350)  
DIALOG(R) File 350: Derwent WPIX  
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003924452

WPI Acc No: 1984-069996/198412

XRPX Acc No: N84-052788

**Information system with several data- banks - has terminals**  
**translating from peripheral language into that of addressed bank**

Patent Assignee: NIXDORF COMPUTER AG (NIXD )

Inventor: BURCHART J; OHLAND G

Number of Countries: 011 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3234079	A	19840315	DE 3234079	A	19820914	198412 B
EP 103295	A	19840321	EP 83108997	A	19830912	198413

Priority Applications (No Type Date): DE 3234079 A 19820914

Cited Patents: 5.Jnl.Ref; A3...8527; FR 2481866; No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3234079	A		34		
EP 103295	A	G			

Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE

Abstract (Basic): DE 3234079 A

Communication between terminals and central data banks that use different protocol and instruction sets is simplified by including a processor and translator in each terminal that perform the necessary translation of a limited number of key words.

Each terminal is linked to all data banks. The terminal includes a store which contains the key words defining sections of data banks and their addresses. These are entered by the user and accessed by means of a microprocessor . The processor automatically switches the corresp.

**translator** which **translates** the terminal **language** used by the operator into the respective data bank language.

0/2

Title Terms: INFORMATION; SYSTEM; DATA; BANK; TERMINAL; TRANSLATION;  
PERIPHERAL; LANGUAGE; ADDRESS; BANK

Derwent Class: T01

International Patent Class (Additional): G06F-003/04; G06F-009/00;  
G06F-015/40

File Segment: EPI

16/5/5 (Item 1 from file: 347)  
DIALOG(R) File 347: JAPIO  
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05589702 \*\*Image available\*\*  
INFORMATION MEMORY CARD

PUB. NO.: 09-204502 [JP 9204502 A]

PUBLISHED: August 05, 1997 (19970805)

INVENTOR(s): NISHI SEIJI

MATSUDA HIROYUKI

TAKESADA MUTSUHARU

HIGAKI MICHIO

ICHIBA TADAYUKI

YAMAGISHI NORIKAZU

APPLICANT(s): HITACHI ELECTRON SERVICE CO LTD [403387] (A Japanese Company)

or Corporation, JP (Japan)  
APPL. NO.: 08-009952 [JP 969952]  
FILED: January 24, 1996 (19960124)  
INTL CLASS: [6] G06K-017/00; B42D-015/10; G06F-019/00; G07D-009/00  
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output Units); 29.4  
(PRECISION INSTRUMENTS -- Business Machines); 30.1  
(MISCELLANEOUS GOODS -- Office Supplies); 45.4 (INFORMATION  
PROCESSING -- Computer Applications)  
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking); R107  
(INFORMATION PROCESSING -- OCR & OMR Optical Readers)

#### ABSTRACT

PROBLEM TO BE SOLVED: To automatically **select** the display **language** of a device which processes a memory card and also to show the exchange rate for the converted on-the-spot currency as desired by a user just by inserting the memory card into the device after storing the information on the display language of guidance.

SOLUTION: A user 1 inserts an information memory card 3 into an **automatic teller** machine 2. The machine 2 reads the information on the country (currency unit) and the display language out of the card 3 and displays the guidance based on the display language. Then the user 1 performs the necessary input operations. The handling on-the-spot currency (Japanese Yen in this example) is converted into the currency unit of the on-the-spot country in consideration of the present exchange rate. In this case, however, an exchange conversion table that is updated in every fixed period is needed. When the final processing such as the deposit data base processing, etc., is over, the cash handling details is outputted to the user 1.

16/5/6 (Item 2 from file: 347)  
DIALOG(R) File 347: JAPIO  
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03399291 \*\*Image available\*\*  
SOUND SERVICE GUIDE DEVICE

PUB. NO.: 03-062191 [JP 3062191 A]  
PUBLISHED: March 18, 1991 (19910318)  
INVENTOR(s): MORI SHIGERU  
MAEDA TAKAKAZU  
HAMAOKA KOJI  
ARAKAWA HARUHIKO  
APPLICANT(s): MATSUSHITA REFRIG CO LTD [000448] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 01-197759 [JP 89197759]  
FILED: July 28, 1989 (19890728)  
INTL CLASS: [5] G07F-009/02  
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines)  
JAPIO KEYWORD: R088 (PRECISION MACHINES -- Automatic Vending Machines)  
JOURNAL: Section: P, Section No. 1211, Vol. 15, No. 220, Pg. 6, June  
05, 1991 (19910605)

#### ABSTRACT

PURPOSE: To permit a user having other nationality, who cannot understand Japanese, to execute a **financial transaction** without being bewildered by operating a nationality discrimination means by means of the request of a service guide means so as to execute service guide by means of selected service guide data.

CONSTITUTION: A read means 2 reads nationality data of an individual information area stored in a card 1 from the card 1 inserted into the means 2 and stores it in a storage means 6. Then, a service guide request means 3 requests **service** guide for the **financial transaction**, and the **service** guide means 4 receives it. Then, the nationality discrimination means 7 discriminates the nationality of the user from nationality data stored in the storage means 6. A sound data **selection** means 8 **selects**

service guide sound data of a language adjusted to nationality stored in a service guide data storage means 5 from nationality data. The means 4 executes service guide by a sound from selected sound data and the user executes the **financial transaction** in accordance with service guide. Then, the card is returned.

16/5/7 (Item 3 from file: 347)  
DIALOG(R)File 347:JAPIO  
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03186987 \*\*Image available\*\*  
**AUTOMATIC TELLER MACHINE**

PUB. NO.: 02-162487 [JP 2162487 A]  
PUBLISHED: June 22, 1990 (19900622)  
INVENTOR(s): OOSE MOTOHITO  
APPLICANT(s): NEC ENG LTD [329822] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 63-315103 [JP 88315103]  
FILED: December 15, 1988 (19881215)  
INTL CLASS: [5] G07D-009/00; G07F-007/08  
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines)  
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking)  
JOURNAL: Section: P, Section No. 1103, Vol. 14, No. 419, Pg. 154,  
September 10, 1990 (19900910)

#### ABSTRACT

PURPOSE: To execute an operation guide display by a prescribed foreign language by constituting the title machine so that a character code processing part can be switched, when an IC card in which character code data of a foreign language is registered is inserted into an IC card reading part.

CONSTITUTION: A translating device 5 receives a display code from a main control part 13 side by a character display control part 6, and it is divided into a character code and a mark code therein. The former and the latter are stored in a character code storage part 9 and a mark storage part 7, respectively, and a mark registering part 8 holds and outputs data corresponding to this stored data. A mark control part 12 generates character display data by synthesizing the data outputted from the mark registering part 8 and data outputted from a parallel-to-series converting part 11, and outputs it to an operation guide display part 4. When an IC card 3 in which code data of a foreign language is registered is inserted into an IC card reading part 2, a character code generating part 10 is detached, and instead of said part, the IC card 3 is connected. In such a way, the data can be **translated** into a prescribed foreign **language** and can be displayed on the operation guide display part.

16/5/8 (Item 4 from file: 347)  
DIALOG(R)File 347:JAPIO  
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02220718 \*\*Image available\*\*  
**OPERATION GUIDANCE SYSTEM**

PUB. NO.: 62-137618 [JP 62137618 A]  
PUBLISHED: June 20, 1987 (19870620)  
INVENTOR(s): MARUYAMA SUSUMU  
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 60-276739 [JP 85276739]  
FILED: December 11, 1985 (19851211)  
INTL CLASS: [4] G06F-003/02; G06F-015/30  
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output Units); 45.4  
(INFORMATION PROCESSING -- Computer Applications)  
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking)



JOURNAL: Section: P, Section No. 640, Vol. 11, No. 362, Pg. 117,  
November 26, 1987 (19871126)

ABSTRACT

PURPOSE: To improve a using rate by preparing plural operation guidances in plural languages to an automatic teller machine and allowing operators to select a specific one prior to operation.

CONSTITUTION: Besides a general Japanese guidance message 4, the necessary number of guidances written in other languages are displayed below the Japanese one as the display contents of the guidance display part 2 of the automatic teller machine ( ATM ) 1. For instance, if it is the guidance in English 5, the operator presses a tenkey 7. If other languages 6 are wanted, a key 8 among the tenkey 7 is pressed to selectively display. Thus the operator selects the prescribed transaction through a transaction selection screen, and afterwards he can keep transactions in the same manner as according to the Japanese guidance.  
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